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AMERICAN BUILDER

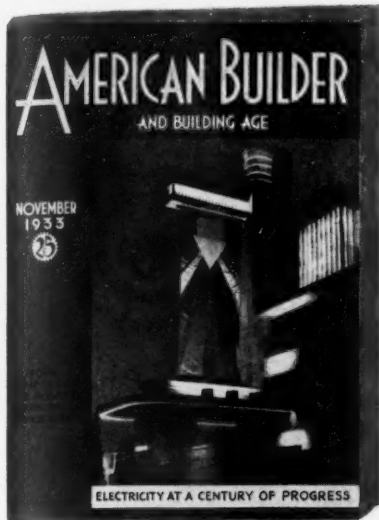
and Building Age

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The Editors offer in November a special feature describing the Century of Progress lessons in illumination and other uses of electricity in homes, shops, stores, schools, etc. . . . Also new small home designs, winter remodeling work, latest business news and craft problems.

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BERNARD L. JOHNSON
Editor

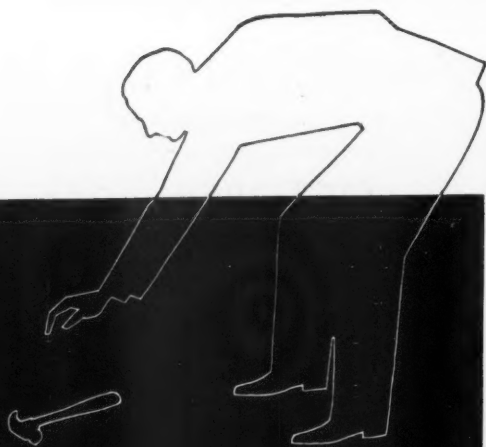
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GET INTO THE

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AMERICAN BUILDER AND BUILDING AGE

Policies Toward Recovery

THREE successive administrations at Washington have urged the American people to lift themselves, first, to higher levels of prosperity, and, then, out of the depression, by *spending*.

Economists under Coolidge taught that downward cycles were a thing of the past, and that, everything being on the up and up, the people might just as well bank on the future and indulge themselves in installment buying to the limit of their desires. This would stimulate buying and production, they said, and would "keep money in circulation."

Then, when the crash came early in the Hoover administration, the advice from Washington still was the same—buy, buy, buy—buy as usual, keep the money in circulation, and this will soon blow over.

Some Hard Lessons Learned

Three years of depression have taught the American people many lessons; the average man today knows from first hand experience the crushing and deadening load of debt-paying interest and principal installments on money borrowed to buy automobiles and merchandise, to speculate in stocks, and to acquire real estate. He also knows the burden of taxation—his share of heavy governmental costs and of public expenses still at inflation peaks.

And now again under the Blue Eagle of the New Deal, we are urged to spend to aid recovery. Individuals, firms, corporations, municipalities, states, are all urged to spend and spend *now*—even though they have no money laid by. Borrow and spend anyway—Uncle Sam will furnish the funds!

Now, the avowed purpose of this present drive to spend is to re-establish employment. It is hoped at Washington to get employment back to the level of 1929; and certainly that is a hope in which we all join. This publication is enrolled under the Blue Eagle and is doing all it can to put men back to work.

But suppose the level of 1929 employment is re-established and at 1929 wages—that didn't prevent the crash of 1929 and it is hard to see how mere re-employment can bring back real and permanent prosperity now unless at the same time we, as a nation, can correct the faults that plunged the country in 1929 from the peaks of Coolidge prosperity into the depths of Hoover hysteria.

Basic among those faults were unquestionably (1) high taxes; (2) installment buying or living beyond our means; and (3) wasteful and unproductive practices by institutions and citizens that consumed without producing, and so ran up the cost of commodities until *under-*

consumption resulted.

The first of these, the high tax burden, has often been the subject of editorial condemnation by this publication. Not only have extortionate and confiscatory real estate taxes taken most of the appeal out of home ownership, and so contributed directly to the unemployment of upwards of four million building trades workers, but high taxes are now one of the principal elements in our farm distress situation.

A drastic reduction in all governmental costs should be the first and major step in our New Deal; and this, of course, can only be brought about by inaugurating new policies of strictest economy, honesty and efficiency in all public offices and functions—national, state and local. Lower taxes would permit the average man again to own his own home with economy and without fear of confiscation, and would permit the farmer again to enjoy plenty without the scourge of the necessity for turning everything into *cash* regardless of price so that taxes could be paid.

The second of the basic causes of the 1929 crash which the present New Deal should strive to correct was the failure of most to live within their means. Installment buying, bank loans, trust deeds, land contracts, bond issues—all mortgaged the future and condemned individuals, corporations and governments to long years of interest and principal installment payments.

Production was speeded up to meet this unnatural demand, and manufacturing capacities were increased under the slogans of buy, buy, buy, and spend, spend, spend, until the normal business of several years was anticipated and crowded into a few, leaving the buying power of the people largely frozen. It is only now after three or four years of thrift and denial that this situation is beginning to thaw out and demand reassert itself.

Policies Should Promote Efficiency

Three years of hard times have taught a lesson which should not soon be forgotten. The man who borrowed real money at the bank to buy common stocks, and the family that moved into a house it could not afford on a narrow equity, assuming a mortgage or two for the balance, like the individual obligated for installment payments on auto, radio, fur coat and furniture, will doubtless be more careful next time. Even for patriotic motives, he will not again respond to the war cry of spend and buy until he is sure he can afford the expenditure.

The third of the basic causes of the depression, according to our analysis, was "wasteful, non-productive practices by institutions and citizens who consumed with-

out producing and so ran up the cost of commodities until under-consumption resulted."

We read in the papers that General Johnson and his associates of the NRA—especially the Consumers Committee—are becoming very much concerned over the increased costs and sky-rocketing prices to consumers.

This publication is sympathetic with the idea of higher wages for all producers (both "overall" and "white collar") and it is very much in favor of those Code provisions which will lessen such unfair trade practices as chiseling, bid peddling and selling goods below cost. We cannot agree, however, that the way to increase consumption is to boost prices, or the way to conserve values is to destroy property.

There is a great deal of talk of over-production; but this publication observes under-consumption enough and to spare to use up all the hogs, the wheat, the dairy products and the cotton which our farmers can produce if only it could be gotten to the consumers more economically at a price they could afford and in the building field we see millions of homes lacking so many things to make them modern, healthful and livable, and millions more of slum-dwelling families suffering for only the simplest decencies of housing, that it seems preposterous to speak of any over-production of building materials, supplies or building labor *except in terms of price*.

Of under-consumption there is plenty, and the way to correct it, in the judgment of this publication, is not to cut the working hours of producers, but to increase their efficiency so that costs can be cut, not increased.

Furthermore, sound advice to the people under the NRA program would seem to be not "spend and buy, regardless"—but rather "SAVE; make a budget and live within it so that presently, out of legitimate thriftiness and savings you can afford more necessities and some of the luxuries you crave."

Increasing wages will be futile, it seems evident, to restore prosperity unless the increased wages bring increased efficiency of production. Shorter hours and sharing the work will be futile unless lower costs or greater service to the consuming public result.

The Building Industry Faces the Issue

There is plenty for the leaders of the building industry as well as for the rank and file of the workmen to think about in this connection. High taxes, unsound financing, high costs and racketeering have laid this industry low. Home building is now reviving, backed by an actual present housing need of several million jobs, and it seems certain that a million small or average jobs, each privately financed, would do more for employment and prosperity for the whole people than the most stupendous of public works programs financed by further taxation.

Right public policies backed by individual efficiency and low costs will permit the consuming public again to consume in normal amounts and will encourage the forces of recovery to gain headway. If this can be done, America will again make proper use of the constructive and creative energy of every able bodied citizen.

MORE HOME FINANCING

THE need for money to finance home building and repairs is acute in the construction industry today, and as everyone knows, this is a condition which has prevailed for several years. Hardly a day passes but that the AMERICAN BUILDER is told of some sound home building and repair projects that are forced to wait because they cannot be financed, or any financial assistance whatsoever given to the would-be builder.

It is with great pleasure, therefore, that we call attention to the article in this issue by Harry M. Quinn, building superintendent of the Chicago Realty Finance Company, in which the possibilities for home financing that exist in the new federal savings and loan associations are pointed out.

Organize a New Association

Such federal savings and loan associations can now be established in a surprisingly easy manner. The federal government offers to match subscription to the capital stock dollar for dollar; and as soon as the institution is a going one, it is eligible for membership in the Federal Home Loan Bank and entitled to discount its mortgages there.

Thus far, men of the building industry have been extremely slow to take advantage of the opportunity offered by the federal government for the forming of such federal savings and loan associations. Since the building industry will be greatly benefited by such associations, this is hard to understand. As Mr. Quinn points out in his article, very little capital is required, and the amount of home financing made possible through the subscription of federal funds and the discount privilege with the Federal Home Loan Bank is extremely great. With lack of funds holding up home building everywhere, it is obviously to the advantage of building men to investigate the possibilities of the new savings associations to see whether one might not be established in their community.

Building men are urged to interest themselves in this work and promote such associations, but at the same time, it is pointed out that the Associations cannot be run solely in the interests of a closed group of building firms. They must be broad gauge, public institutions. Readers of the AMERICAN BUILDER interested in forming such associations may secure from the Federal Home Loan Bank Board, Washington, D. C., a booklet, "Rules and Regulations for Federal Savings and Loan Associations" which gives a thorough description of the steps involved and the forms necessary.

Such institutions as the building and loan associations and the new federally financed federal savings and loan associations are the home financing hope of the future. Backed by the immense credit reservoir of the Federal Home Loan Bank system and the U. S. Government, they can make an unlimited amount of funds available for safe, conservative home building. At the same time, they will provide a place for safe investment of the funds of the American public and will stimulate thrift.



General Hugh S. Johnson, NRA administrator urges modernizing to "re-start the wheels of industry."

NATIONAL RECOVERY ADMINISTRATION
WASHINGTON, D.C.



September 7, 1933.

The American Builder Magazine,
Chicago, Ill.

No inconsiderable part of the problem of restarting the wheels of industry is involved in new building and building repair.

During the period of uncertainty and economy compelled by the economic situation the first and most natural postponement was in building and renovizing. Jobs of house painting and the innumerable repairs, particularly to dwellings, were put off. Consequently there have accumulated a volume of such jobs, large and small, which played a large part in the general unemployment situation. Now that we have started on the drive to increase employment and generally to get money circulating, it is necessary to get the house repairing, the fence building, the home remodeling, and all these things under way. Everybody knows that the longer these matters are put off the more extensive and expensive the job is going to be, because an unpainted house, or windows out of plumb, or a leaky roof, means more rapid deterioration.

The N.R.A. has been urging people to "Buy Now" in order that the institutions which have come under the codes and agreed to the various formulas for getting things going should be encouraged at the outset. It is most important that the immediate buying should embrace the buying of services involved in building and the other activities incident to building. It makes no difference whether you need a new dog house or a new skyscraper, a new barn door or a new warehouse, the sooner you get at obtaining these things the better it will be for the consumer, and the better it will be for the whole recovery program.


Hugh S. Johnson
Administrator.

Bernard L. Johnson, Editor,
American Builder Magazine,
Chicago, Ill.

A Message on Repairs and Modernizing From Gen. Hugh S. Johnson, NRA Chief

WHAT KEARNEY, NEB., BUILDERS DID TO REMAKE



AFTER IT WAS MODERNIZED the interior of the little Kearney, Neb., cottage looked like this. The view is through the entrance vestibule into the clothes closet. Note the new floors, wood work, doors and trim, wallpaper, electric fixtures. Good materials were used but low cost was insisted on.

"The House

THEY WANTED TO SHOW what local builders could do at low cost—and they did. A practical demonstration of how to fix-up a cottage in a way every one can afford.

By **HUGH McCLURE**
Architect and Builder

DEMONSTRATION HOUSES are familiar to most of us, but they are usually so expensive that the practical results from them in inspiring more modernizing are negligible. Too often the demonstration house is obviously far beyond hope of attainment by the family of limited means.

Having this thought in mind, a group of our local firms and individuals in Kearney, Nebraska, decided to make a demonstration of what can be accomplished at low cost today. We decided to modernize a typical, ramshackle small house.

An old property was selected. It was run down, unattractive, vacant; a liability to the owner instead of an asset, as can be seen in the view shown below.

The co-operating group contracted with the owner to



BEFORE: HERE'S THE HOUSE nobody wanted before Kearney, Neb., builders started in on it. Foundation and structural members were sound; but in condition showed above it was a total loss to the owner. Modernizing transformed it.

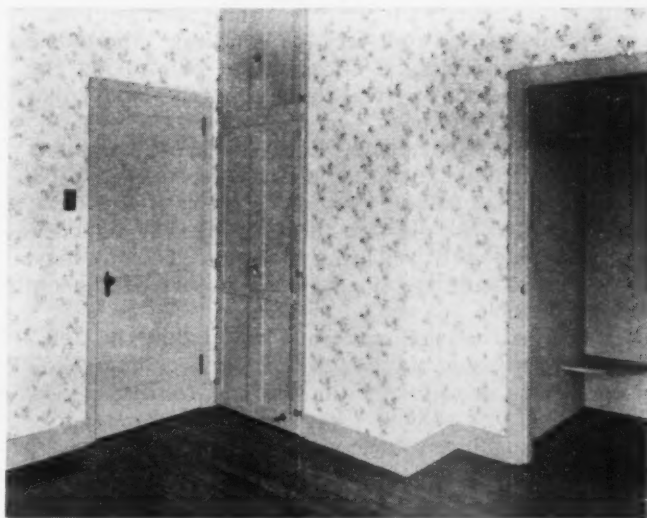
Nobody Wanted"

modernize this old house, and to build a garage and driveway for exactly \$2,500, all according to the plans and specifications prepared by myself. It was a condition of the contract that the owner's permission be given to open the house to public inspection for a period of one week following completion of the work. The job was finished on August 1.

During the week of open house more than 1,200 interested visitors inspected the redesigned and rebuilt house. The entire population of Kearney is only 8,500. Each visitor was given a re-print of the announcement advertisement, which shows "before and after" photographs of the exterior, and "before and after" floor plans, and which also lists the names of the firms and individuals in the co-operating group.

A small registration sheet was also given to each visitor. This sheet requested comments in answer to the questions "What do you like about this house" and "What do you not like." The replies to these questions were very interesting and instructive, giving a very excellent idea of what the public wants. The advertisement and the folders are shown on the next page.

The practical results of the demonstration are already being counted. (Editor's Note: This was written on Sept. 1. The opening of the house was on Aug. 18.) The firm which furnished and installed the furnace contacted with several furnace repair jobs. The cabinet work in the kitchen inspired new cabinet work for several



THE REAR BEDROOM after modernizing looked like this with attractive linen closets, new millwork, a clothes closet with hat and shoe shelves and a pleasant, attractive interior. The builders and local interests that took part in this demonstration remodeling "kept their feet on the ground" all the way through, and kept the cost within reason and within reach of the great number of people who can afford low cost home improvements.



AFTER: ONLY \$2500 WAS SPENT to remake the cottage inside and out including heating and plumbing, landscaping, walks, architect's fee and all materials and equipment. Local building men cooperated to make it this attractive modern home.

housekeepers. The architect is preparing plans for another remodeling job, inspired by this one. The local building industry generally, and the co-operating group particularly, are receiving merited benefits from the demonstration.

One of the main points it was desired to impress upon the public is the *economy of modernizing*. The caption of the announcement advertisement is "We wanted to show you how to save at least \$1,000."

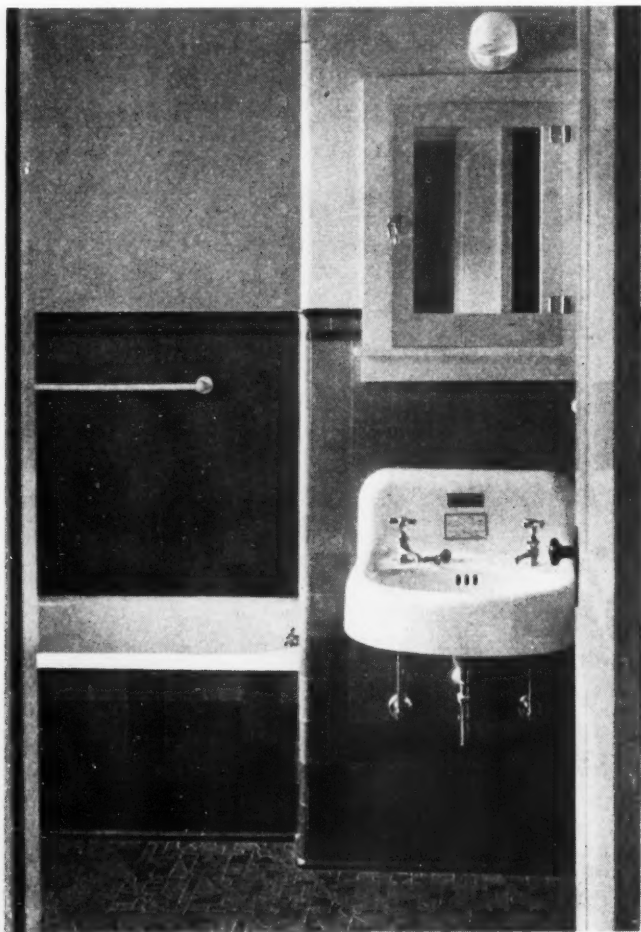
It has been the common practice of builders to discourage remodeling, probably because such work is distasteful, and difficult to estimate. This policy of discouragement has had its effect in "educating" the public away from remodeling. The purpose of proving the economy of modernizing was to disprove the fallacy that "it's cheaper to build new."

A study of the floor plans will reveal that the architect has incorporated as much of the old structure as possible into the new floor plans. *This is the secret of low costs.*

Every part of the old structure destroyed in remodeling means value destroyed; wasted assets. The aim must ever be, in redesigning, to save every part of the old structure possible.

The original cottage was contained within the "ell." The wood shed, and the boarded entry were later additions and were in such condition as to be valueless. The start was the original ell. A small addition was added at the front, for the entrance vestibule and the coat closet. A lean-to, containing the bath room, the kitchen, and part of the dining room was added to the rear. The partitions removed from the old floor plan, and the new partitions built can readily be identified by a comparison.

If we object to the long hall which connects the bed



"INEXPENSIVELY MODERNIZED" is the keynote to the bathroom shown above. Inlaid linoleum is on the floor and a new linoleum tile on the wall. Fixtures are modern but inexpensive.

PAGE EIGHT

THE 31

WE WANTED TO HOW TO SAVE

Rejuvenation of Old Cottage Into An Artistic Modern Home at Modest Expense Practically Demonstrated, Illustrates Such Possibilities

The house of our dream is now a reality. It is located on a beautiful lot in the heart of the city, and is a masterpiece of modern architecture. The house is a perfect example of how to save money while getting a beautiful home. The house is a perfect example of how to save money while getting a beautiful home. The house is a perfect example of how to save money while getting a beautiful home.

I built the new foundation, repaired the old foundation, and rebuilt the chimney. I did all the carpentry and cement work—replaced the house and made it safe against termites. I made the changes in the building as planned, insulated and re-roofed the walls, reshingled the roof, laid and sand the hardwood floor, built the garage, cement driveway, and basement floor, and built the steps and walk.

A HALF-PAGE ADVERTISEMENT shown above was carried in the "Kearney Daily Hub" announcing the opening of the modernized cottage. The economy of remodeling was featured in the ad and before and after pictures and floor plans of the house prominently shown. More than 1200 people visited the cottage during one week and local building interests reported a considerable increase in business.

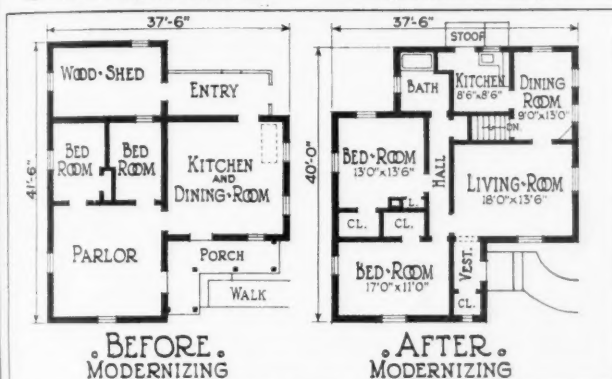
rooms and living room with the bath room, let us remember that the gable end of the original wall remains undisturbed. The bath room lean-to is built against it. A typical arrangement of two bedrooms with the bath between them would have resulted in a shorter hall, but less closet space and greatly increased cost.

The increased cost would result from destroying the original gable end, rebuilding it to the rear, and destroying and rebuilding the foundation under this gable end. Less closet space is certainly not desirable in a small house; the small house requires increased closet space, since there is no opportunity to "spread out" in a "spare room."

If we say that the distance from the kitchen to the bath could be shortened by locating the door leading from the living room to the bed room hall in the corner of the living room near the basement stair, let us consider that a valuable wall space would be lost in the living room. Even floor space would be lost for the reason that the present placing of the door permits its swing to occupy space in the living room which could not be used for furniture placement anyway, since this same space must be free in order to allow passage from the vestibule into the living room. And finally, this door remains exactly where it was, in the original structure, again helping to save in the total cost.

NET DAILY HUB

SHOW YOU AT LEAST \$1000



“SHOW THAT MODERNIZING can be done inexpensively” was the motto of the local building men who got together to renovize this Kearney, Neb., cottage.

THE HOUSE WAS REPLANNED as shown above in keeping with modern living conditions, but the "everyday man" was kept in mind. It is still a low cost house of the type millions of people can afford to own.

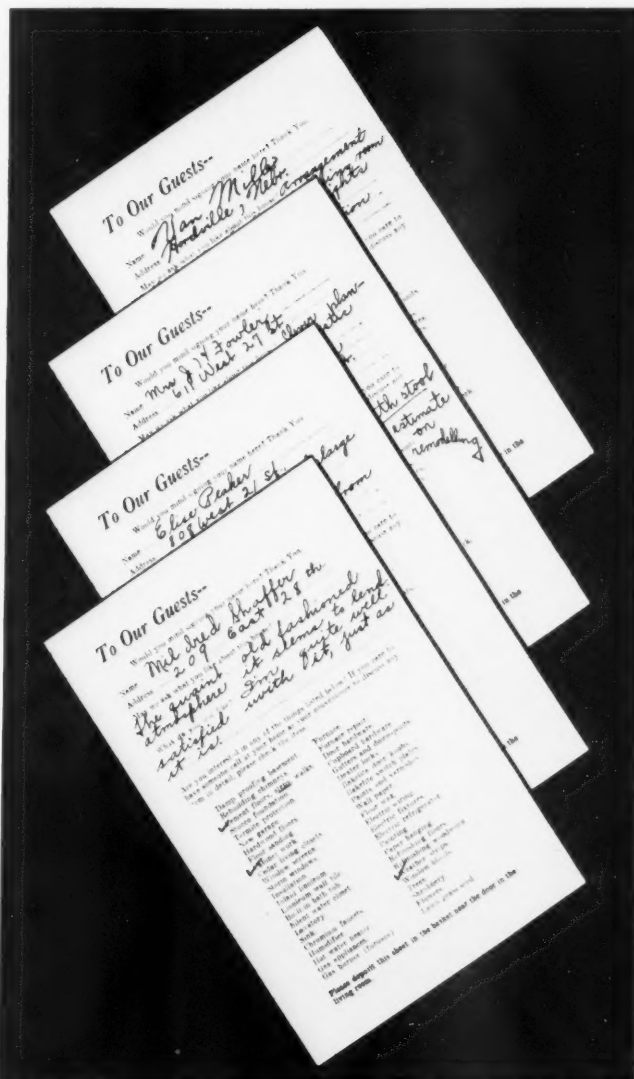


There are many fine American elm trees on the lot. The trees are so impressive that we call the place "Cottage-in-the-Elms." Both the front and the side streets are paved; and the paving is paid for in full.

The total cost of all the improving we have done is approximately \$2,500.00. This includes everything—there are no extras. It includes excavating, foundations, masonry, cement work, new garage and cement driveway, lumber, plaster, sash and doors, carpentry, plastering, plumbing, furnace, gas installation, hardware, electric wiring, electric fixtures, painting, wall papering, decorating, screening complete, closet shelves, clothes poles, inlaid linoleum, window shades, landscaping and lawn and many other minor items. Everything we have put into the improvement is of high quality. Nothing is skimped, nothing "cheapened."

This little cottage now presents a picture of conservative good taste. It hugs to the ground, and quietly settles back under the trees with an inviting, "hominess."

There are many, many soundly built old houses all over the land which could be transformed into lovable, livable and attractive modern homes—if somebody would just go ahead and do it!



GUESTS WHO VISITED the remodeled house were asked to fill in blanks like the above telling what they liked or did not like about the house. The replies gave a fine indication of what the public wants in a home, and also gave business leads.

HERE IS A CORNER of the kitchen—a cheerful workshop for the housewife built at reasonable cost. Kitchen, bath and dining room were added to the house as part of a small new addition.

IF YOU doubt that Modernization and Repair Work has entered the class of Big Business, just examine carefully the record of results obtained in widely separated localities **THIS YEAR**, through community campaigns:

Place	Results
Philadelphia	\$21,500,000
State of Rhode Island.....	6,534,000
Kansas City area.....	11,000,000
Salt Lake City area.....	6,000,000
Omaha, Nebraska.....	1,053,000
Trenton, N. J.....	1,671,000
Indianapolis	4,298,000
Memphis area.....	3,300,000
Total pledges secured.....	\$55,357,000

THE results obtained in the community campaigns listed above prove conclusively that there is plenty of repair and modernization work needed; every city, town and village offers opportunity for business to those building professionals who will go after it.

ALTHOUGH thousands of contractors and builders throughout the country have learned during the last year or two how profitable modernizing and repair work can be, letters from readers indicate that hundreds of other building professionals have not yet developed this type of work as aggressively as might be expected. Remembering the "good old days" when new building work was so plentiful jobs had to be scheduled, and mechanics hated repair jobs, some good building industry members hesitate to believe that modernization and repair work can be had today in sufficient quantity to produce handsome profits. From comments and questions noted in the daily mail, and other sources at our disposal, a series of Questions and Answers are herewith presented, given a broad but detailed view of this tremendous market, how to locate the work, suggestions on how to sell your services, etc., etc. For easy reference the Questions and Answers are divided into three sections, as follows:

The Market

QUESTION: How big is the market for modernization and repair work?

ANSWER: It is estimated by competent authorities that TWELVE BILLION DOLLARS will have to be spent to repair and modernize residential structures alone, which have been allowed to "run down" during the depression period. In addition, thousands of stores, shops, industrial buildings and other structures are in dire need of repairs and modernization to enable them to compete with newer buildings. It is probable that

How To Locate

the total U. S. market at present for modernization and repair work of all kinds exceeds TWENTY BILLION DOLLARS.

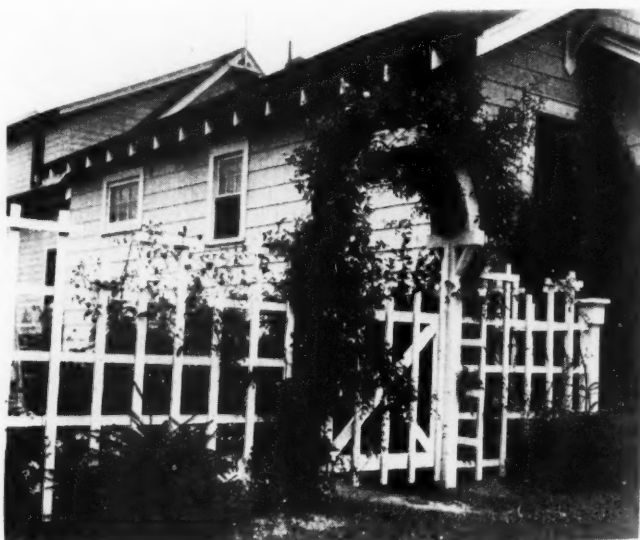
QUESTION: Where is all this work to be found?

ANSWER: In every community in the U. S.! Wherever you find buildings of whatsoever kind, there you will find repairs and modernization needed. The buildings in your town offer a splendid opportunity; many of them need repairs desperately—RIGHT NOW.

QUESTION: Can you give specific examples to PROVE this great market exists? Or is it all just a lot of "ballyhoo?"

ANSWER: More than 150 communities have conducted community modernization and repair campaigns during the last 2½ years. Of the campaigns conducted in 1933, the following are significant: The "Renovize Philadelphia Campaign" in February resulted in pledges for \$21,500,000 in modernization and repair work; The "Renovize Rhode Island" campaign brought in more than \$6,500,000 in pledges; a similar campaign in the Kansas City area produced pledges of more than \$11,000,000; the Salt Lake City, Utah, drive developed about \$6,000,000 worth of pledges; more than \$1,000,000 in pledges was obtained in the Omaha, Nebraska, campaign. In almost every case pledges secured in community campaigns of this kind have exceeded the quotas first set, by 10 to 100 per cent.

QUESTION: Pledges to spend money this way sound good, but do the property owners actually spend the amounts promised?



The inexpensive and unpretentious cottage can be made most homelike and charming by a judicious use of simple lattice—an inexpensive modernization.

e and Sell Modernizing and Repair Work

By E. L. GILBERT

ANSWER: In Philadelphia an actual check shows that more than \$20,000,000 was spent within ninety days after the pledges (\$21,500,000) were secured. In Sharon, Pennsylvania, expenditures exceeded pledges by 20 per cent. In many other towns and cities where community campaigns have been run during the last two years, final results have been nearly always as great as the amounts secured in pledges, and it has not been unusual for expenditures to exceed pledges by 20 to 30 per cent.

QUESTION: *How can I estimate how much modernization and repair work can be obtained in my town?*

ANSWER: Where community campaigns have been conducted the pledges obtained have averaged from \$6 to \$20 per capita; a very safe estimate for your town would be \$5 per inhabitant. Thus, if you live in a town of 20,000 population, you may safely figure at least \$100,000 in modernization and repair work available.

QUESTION: *If these campaigns are so productive of business how does it happen that my town has not had one?*

ANSWER: One of the earliest campaigns of this nature was conducted in Muncie, Indiana. The campaign was instigated by a reader of AMERICAN BUILDER, who read an article about such campaigns in this publication. Community campaigns do not "happen"—some one has to start them. Evidently, your town, if it has not had such a campaign, needs some one to "start things moving"

How to Locate Modernization and Repair Work

QUESTION: *Since my town has not had a modernization and repair campaign, and none is planned, how can I hope to get any work of that kind?*

ANSWER: If your city has an official campaign, all the building professionals in your area will be in competition for the work; but if you go after such work yourself, although you probably will not obtain as many "pledges" as develop in a community campaign, you will have practically no competition with your prospects. It is only because the building industry has failed to thoroughly "sell" property owners on repairs and modernization, that community campaigns have become necessary. The business is there, but you will have to go after it.

QUESTION: *Wouldn't it be expensive for me to go after such work?*

ANSWER: No. You can spend as much or as little as you choose. If you wish, you may have some advertising matter printed and distributed, which is quite likely to help. A 1c post card campaign to a good list of property owners would be one way to conduct a campaign without great expense. But to locate work

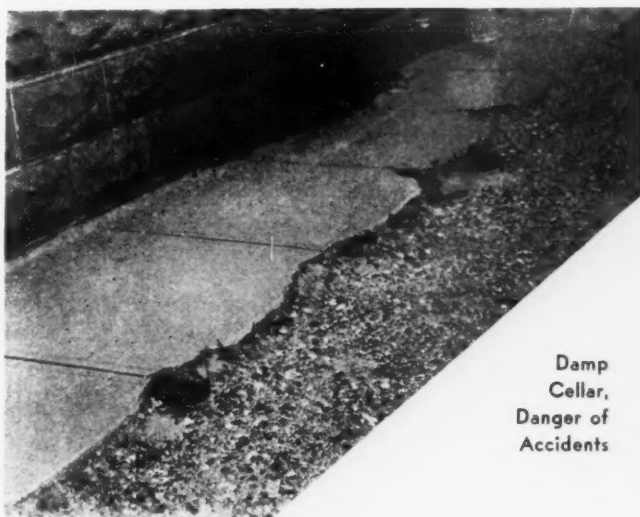


A Waterbury, Conn., carpenter contractor suggested "raising the roof" of this house, the owner agreed, a sizeable modernizing job resulted.

immediately, it is only necessary for you to drive around in your car, or walk, and keep your eyes open.

QUESTION: *How can I locate work by riding or walking around and "keeping my eyes open?"*

ANSWER: You may be sure that every building needs some work done on it at once; you may also be sure that the owner knows of at least one repair or modernization item he (or she) would like to undertake. For instance, a property owner in East Orange, N. J. had



Damp Cellar,
Danger of
Accidents

Although not an expensive job, the repair of this walk should be an easy job to sell to the owner.

a badly cracked cement driveway; a local cement contractor saw this, suggested replacement, got the job. A carpenter contractor in Waterbury, Connecticut, figured that he could build a new roof above the existing roof of a small residence some distance out of town, thus making possible attractive rooms upstairs, told his story to the owner, got the job. Keep your eyes open whenever you see a private garage—is the owner placing a thousand dollar automobile in a dis-jointed, dilapidated old shack? If so, there is a fine opportunity to show the auto owner how he can protect his \$1,000 investment in fine machinery by spending a fraction of this amount for a decent garage. You who know the building business can think of hundreds of repairs and modernizations needed, in dozens of cases, especially where the building is 5 years old, or older.

QUESTION: *Wouldn't it be a good idea to drop around and see the people now living in houses we built some time ago?*

ANSWER: Splendid! Perhaps they have another child now—they need another room. There may be a real need for a pantry, a garage, a new roof, many ordinary little repairs which, before you finish, may total from \$50 to \$500. This kind of work, though not startling in nature, provides real "bread and butter" income for a builder.

QUESTION: *How can I "spot" a good prospect?*

ANSWER: Just look at the building—is the paint bad? If the paint has started to blister off, or the wood shows through, you may be sure some of the lumber underneath needs replacing. Look at porch columns—are they beginning to spread? If a building shows deterioration of this sort, it usually requires from \$25 to \$100 (or more) in carpenter labor and materials in order to get the building in proper condition for re-painting. Is there a water stain on the cornice? Must be a leak up there; perhaps you will have to replace the cornice; or part of it, to do a proper job. Wood set in concrete oftentimes rots—look for this. Doors and windows develop bad faults, sometimes easily corrected by weatherstripping, storm sash, etc.

QUESTION: *Even if I find a building that needs repairs badly, isn't it true that the owner often will not have the work done?*

ANSWER: Of course you've got to be a salesman! But you can be sure every owner has at least ONE item he

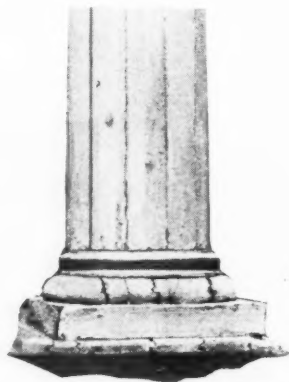
(or she) wants done. It may be another base plug, a plumbing repair, or a painting job—things in which you do not specialize regularly. Okay—show an interest in the owner's problem anyway; you can easily pass the work along to some member of your staff or a subcontractor—your profit will come from other items which will develop, once an owner gets started.

For instance, a small contractor in Michigan found a home owner who needed little done, apparently, but admitted to a strong desire to have the kitchen painted. The contractor signed them up for a kitchen painting job, total cost to be about \$18. While that was being done, he suggested a built-in cabinet for the kitchen; the owner agreed; the cabinet job amounted to \$34. Then, the contractor suggested that it would be easy to enlarge the back porch to include a pantry, and make a covered walk to the garage; the owner liked this idea and added \$178 to his bill thereby. By that time the owner was "in the mood," so he discussed a few other things that he and his wife had been thinking about for some time—but why give all the little details? The result was that the total bill amounted to more than \$1800, over a period of six or seven months, and it all started with an \$18 kitchen painting job!

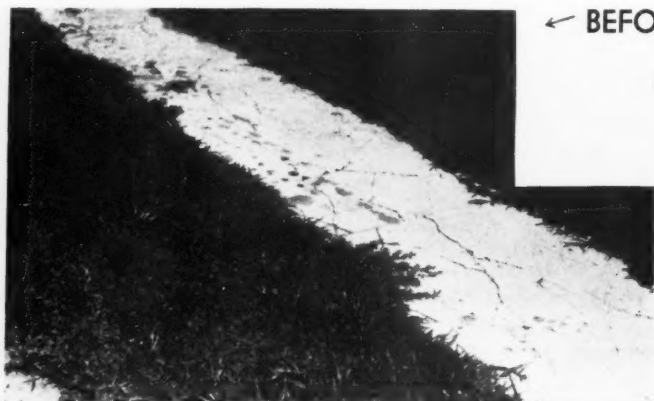
So don't be discouraged if an owner isn't enthusiastic at first; sometimes the most unpromising cases turn out to be veritable gold mines of business.

QUESTION: *Do you know of any contractors who have made good money from repair work?*

ANSWER: Yes; a great many. One case has come to our attention which proves that the opportunity to make money on repair and maintenance work has existed for a long time. The concern involved did a general contracting business in Newark, N. J., specializing in industrial buildings. In 1926 they began to notice that much of the time of mechanics employed in factories was wasted because repair work was not required every day; on the other hand, when an emergency arose, more mechanics were often required—at once!—than were employed in the maintenance department. So this contracting firm worked out a plan whereby, for a certain sum per month, a manufacturer could call upon them for all repair work. The plan pleased manufacturers for, generally speaking, the contracting organization was able to furnish more service at less cost than the payroll for a regular maintenance department.



Look at the porch columns—are they beginning to spread? If a building shows deterioration of this sort, \$25 to \$100 (or more) in carpenter work is required to prepare the house for re-painting.

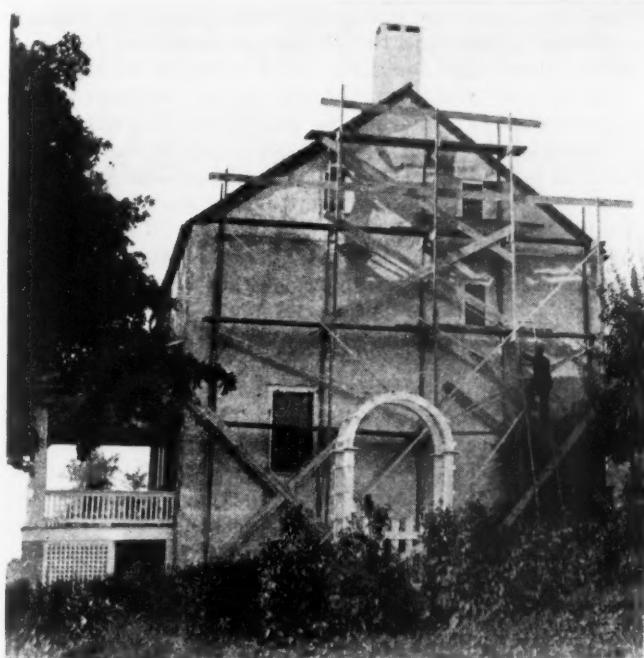


← BEFORE

A cement contractor saw this badly cracked driveway and suggested replacement. (P. S. . . . He got the job!)

AFTER →





Waterproofing and repairing the old stucco on this house pleased the owner so much that total work done by the contractor finally exceeded \$1500.

QUESTION: *Did this contracting concern make any money?*

ANSWER: Yes, they did. The service proved so satisfactory to manufacturing plants, of which there are many in the Newark area, that the contractor gave up all new work and concentrated on maintenance service. In 1928 this firm employed some 400 mechanics, foremen, etc.; they are still in business.

QUESTION: *You really believe a general contractor can make money, then, by going after modernization and repair work?*

ANSWER: Positively; the inaction of the past three years has built up a tremendous backlog of this kind of work to be done. As business improves there is bound to be a great demand for rental properties of all kinds, for the families now "doubled up" will want their own homes, businesses now cramped will be forced to again make use of space relinquished during the depression, and the lack of new buildings available is bound to place the heaviest emphasis on existing structures which must be modernized and/or repaired to make them usable. With little money available for mortgages (compared with 1925-1928) to finance new buildings of all kinds, and with a constantly increasing demand for more shelter, it is obvious that modernization and repair work will become more and more important in the eyes of the general public and the building industry.

QUESTION: *When is the best season for locating this work?*

ANSWER: "NOW" is always the best season for locating modernization and repair work!

Turning Prospects into Satisfied Customers

QUESTION: *Do you think it a good plan to canvass from house to house?*

ANSWER: If you have the time and do not dislike canvassing, this will bring you some business. However,

locating modernization and repair work is a special kind of canvassing; indiscriminate ringing of doorbells is not very productive. The best way, perhaps, is to "spot" properties that show they need attention, then make a more or less leisurely call upon the owner. In talking about repairs, alterations and modernization you are discussing a matter which may well run into figures, ten, fifteen or a hundred times the amount involved in the sale of a vacuum cleaner!

QUESTION: *Why should owners have repairs made at once?*

ANSWER: You probably know more answers to this question than we can present! The usual reasons are that prices are on the upward trend so the same work is bound to cost more later; that a building repair which is allowed to go without attention impairs adjacent timbers and other parts and may make it necessary to do a job ten times as big later on.

QUESTION: *If no repairs are needed, what can I sell the property owner?*

ANSWER: Ask ten women "Have you enough closet space?" and nine of them will reply with an emphatic "No!"; building in a clothes or linen closet may easily lead to much other work. Do you know the cheapest way to add one or more rooms to a house? Glass-in the porch; make a "rumpus room" in the basement; finish off the attic. You can suggest a hinged door under the porch to make an "outdoor closet" for tricycles and other bulky toys. If at all possible, obtain permission to look the building over; your own ingenuity and knowledge will enable you to make many good suggestions, a certain percentage of which will be welcomed by owners.

QUESTION: *Suppose an owner is willing to have repair or modernization work done but does not have the money—is there any use in trying to "sell" such a prospect?*

ANSWER: As you know, the contractor has always had to help the prospective home owner with financing advice. In good building times every contractor and



It paint is peeling off you may be sure there will be lumber replacements now or later.



This house has been standing for more than 200 years, near Massapequa, L. I. Modernization has retained the old charm, yet made this place thoroughly habitable again.

builder is familiar with sources of first and second mortgage money. In like manner you should familiarize yourself now with ideal sources of money for modernization and repair work, if you do not already have this information at hand.

QUESTION: *Where can a prospect get money for such work?*

ANSWER: You will find that many owners have enough money to take care of the job; in the case of those who do not have the cash, here are ten suggestions to help owners raise money for modernizing and repair work: (1) borrow money on an insurance policy; (2) see if owner's bank will lend him money on his note; (3) arrange for funds from the Home Owners' Loan Corporation; (4) borrow additional money from the mortgage (this is often done where a building and loan association mortgage is on the property); (5) have a relative or friend finance the job (incidentally, this is often done, too, especially where the relative or friend lives with the property owner); (6) get a loan against collateral, such as an automobile, stocks, bonds, etc.; (7) borrow money from an industrial loan corporation (the rates on this kind of money are comparatively high, although some loan companies put out money on the signature of husband and wife, without other endorsement); (8) do the work and allow the owner to pay for it in installments; (9) accept the owner's note or notes and discount same at your bank; (10) arrange with a local lumber or supply dealer for co-operation in financing (Example: The Johns-Manville Million Dollars To Lend Plan).

QUESTION: *Well, that ought to develop money enough to finance most jobs! But what is the principal danger I must avoid as a contractor, in helping owners to finance?*

ANSWER: Each case will be different, of course, and you will find other ways to help owners finance jobs. The thing you must avoid, in every possible way, is any liability on your part for the money borrowed; this means that if you endorse paper, or otherwise make yourself liable, you must be very sure that the credit risk is not great. By all means, do not obligate yourself just to get a job, if there is any suspicion in your mind regarding the ability or intent of the owner to pay. The usual rules of good business procedure apply in modernization and repair work, as in new work; the point is that many owners have given little or no thought to financing modernization or repair work, prior to the time you "sell" them on your ideas; thus, your suggestions of sources and ways of raising money may make possible a job which otherwise would not be undertaken until a year or two from now.

QUESTION: *What is a good general way of arousing a prospect's interest?*

ANSWER: There are as many ways to do this as there are salesmen and prospects. One generally good rule is to draw on your imagination a bit—*picture* the improvement for the prospect. Instead of saying: "I'd like to enclose your porch" you might say: "This old porch would make a lovely room, with all kinds of windows to let the sunshine pour in, where the kiddies can play—and you'd have plenty of room for two or three tables of bridge whenever you wanted to have your friends in! If we put an electric outlet or two here and there, you can use your floor lamps out here; it would make a fine place for reading the paper after dinner! French doors between the sun porch room and the living room would be nice; you could close them whenever you wanted to. It would make your house worth more, too, Mr. Jones." Of course, you get the general idea—*paint a picture for them!*

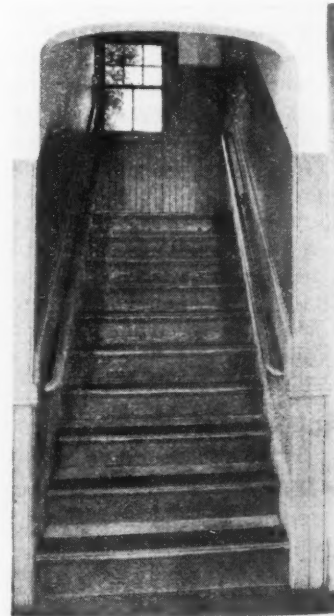
(Continued to page 57)



Worn stairs of a New England schoolhouse; "straight edge" shows how steps were worn.

Modernizing Worn Stair Treads Easy

THE repair or modernization of stair treads is often a puzzle to building professionals who encounter this problem, because the installation of new wood treads is not only expensive but often is difficult and can easily be unsatisfactory. The worn stair treads shown at left would have been particularly difficult to replace in a neat, workman-like manner and the job would have involved considerable labor; so the contractor installed safety, non-slip composition treads, building up the worn spots with a suitable filler first, the area back of the safety treads being filled easily and neatly with wood strips of the same thickness as the safety treads. The modernized stairway is far superior to the original one for the safety treads provide a surface that is non-slip and without grooves or corrugations to encourage heel-catching. Durability is much greater than that of the original wood treads; in fact, the modernized treads should last nearly as long as the building. This is an easy solution of a puzzling problem.



Same stairs after modernization with safety tread; treads are now non-slip and permanent.

Our Front Cover Home— A Repair Job That Paid

THROUGHOUT the length and breadth of this country, there are thousands of repair and improvement jobs that are waiting only the call of some architect or builder to get them translated into real work for the construction industry. The house modernizing job shown on this page and featured on our front cover, located in Evanston, Ill., is a typical example of what can be done. The architect was Morris Webster of the firm of Allen and Webster, and the contractor was Nils Lindbloom.

Because the house is located on valuable property which might some day bring a high price for hotel or apartment use, the owner wished to spend as little as possible while at the same time making the house comfortable and livable. As the work progressed, it soon became apparent that such an outstandingly attractive modernizing job was being done that much more than the owner expected was



CONTRACTOR NILS LINDBLOOM is shown on the job this spring when work was started.

THE NEW BAY WINDOW, entrance and enclosed porch shown at right greatly dress up the old house and give it charm and distinction. Wrought iron trim was brought from New Orleans. The architectural details are handled with care.



THE VIEW BELOW was taken just four months after the picture at upper right of page. The green shutters contrasting with the glistening white paint give the house a fresh, attractive appearance.



achieved. The remodeled house attracted so much attention that several attractive offers were made the owner, all of which he refused because he himself was so pleased with the structure in its remodeled state.

Entrance details are handled with simplicity and skill. The new bay window is in keeping with the style of the house, harmonizes with it, and is attractive and pleasing. A new enclosed porch was thrown across the front at the left which gave the house breadth and provided a pleasant open air lounging place for owner.

Modernizing inside included a new bathroom, a new porch on the south, enlarged front hall and powder room, a new library with bookcases across one end. The total cost of the work was about \$3,200.

According to Architect Webster, one modernization job such as this leads to many others. In one block in Evanston practically every house has undergone repairs and improvements as a result of one outstanding job performed by Webster a few years ago. As soon as one job is finished, and sometimes even before, neighbors start calling up asking for information about what the cost of having some improvement done would be. This front cover modernized house is a type for which there is a big modernizing and repair market.

Chicago Newspaper Modernizing Drive Shows That Builders Make Best Salesmen

By JOSEPH B. MASON

THE home building and repair campaign being currently featured by the Chicago Herald and Examiner is one of the few bright spots of building promotion in the Chicago area. The inside story of how building prospects were followed up by this newspaper makes unusually interesting reading for builders, dealers and men interested in the sale of building materials and equipment.

As a result of the lively Better Home page featured each week in the Examiner, thousands of inquiries for roofing, siding, paint, kitchen equipment, oil burners and building specialties have come into the hands of the building page editor.

Walter J. Fay, Better Homes editor, estimates that on September 1 some 6,500 inquiries had been handled—inquiries from home owners who were interested in remodeling, repairing or new construction.

In the early days of the campaign, these inquiries were turned over to local representatives of building manufac-

turers, including large producers of insulation, roofing, kitchen equipment, plumbing, etc. Thousands of "hot leads" were turned over to these firms.

The home building editors were soon besieged with complaints from readers that "they had written in three weeks ago asking for information about that new roofing they read about, but had not received it. Why, oh, why!"

The editors discovered that inquiries were being handled with extreme inefficiency or not at all. In the cases where they were followed up, the salesman would try to sell a "big order" of his own product without considering the actual need of the home owners. A kitchen prospect reported, for example, that the salesman tried to sell him an expensive electric range, a huge refrigerator and other equipment running into more than a thousand dollars. As a matter of fact, all he wanted was an inexpensive remodeling job, with possibly one item of new equipment.

As a result of this difficulty, a new policy of turning



COMPLETELY MODERNIZED HOUSE which was widely publicized by Chicago newspaper and created great interest in modernizing. It is located in River Forest, a suburb, and was visited by thousands of persons. The house before modernizing is shown on opposite page.

BETTER

SERVICE OF
Herald & Examiner

HOMES

SUNDAY, AUGUST 20, 1933

PART ONE—PAGE FIFTEEN

COMPLETED HOMES SHOW 'RENOVISING' POSSIBILITIES

Big Part Played by
Building Industry in
Remodeling Program

How They Looked!

Size Factor
in Buying
Icing Unit

HERE'S WAY
TO PEP UP
HEAT PLANT

Study Room
to Locate
Bookcases

Oil of Cedar Keeps
Insects From Paint
The oil of all oil sold in bottles
containing insects has been found
effective in keeping insects away
from fresh paint. Pour the liquid
in a shallow dish and place it at
the room that is being painted.

BETTER

SERVICE OF
Herald & Examiner

HOMES

SUNDAY, AUGUST 27, 1933

PART ONE—PAGE ELEVEN

THOUSANDS VISIT DEMONSTRATION REMODELED HOUSES

Beautiful
Interiors
Displayed

Glimpses Into Interesting Corners

KITCHEN SIZE
DEPENDS ON
FAMILY NEED

Bathroom, Heating
Displays Big Feature
of Today's Program

When the camera gives us
glimpses of these cozy sets.

By J. A. Phillips,
Home Building Advisor for The Herald and Examiner.

A BETTER HOME PAGE in each Sunday issue of the newspaper creates great interest in modernizing and home building. Shown above are two pages in which the modernized houses are featured.

MANY THOUSANDS of inquiries from people interested in home modernizing were received as a result of this Chicago newspaper campaign.

THE IMPORTANCE of using local contractors and builders to follow up leads was clearly shown; building leads are worthless unless followed up aggressively by practical men who know the building business.



BEFORE MODERNIZING, the house in River Forest, Ill., shown on opposite page looked like this. It was selected as a typical example.

inquiries over to a group of local Chicago contractors, builders and carpenter-builders specializing in residential work was started. It was found that these men took an inquiry and followed it up in a sensible yet aggressive way that actually secured business.

According to J. A. Phillips, home building advisor of the Examiner and himself a former contractor, these builders "really sold modernizing jobs where the others completely failed."

"Some of these contractors maybe did not use the best English," he said, "but they knew their business and they knew how to sell. Instead of trying to promote a \$1,000 equipment installation, they sat down with the home owner in his own kitchen with pencil in hand and figured out how that kitchen could be remodeled and rebuilt in a way that he could afford.

"We kept a record of inquiries, for a time, turning an equal number over to the contractors and to the manufacturers. We found that the record of actual sales secured by the contractors ran far ahead of any others. They are the real salesmen of the industry."

Phillips estimated on September 1 that some \$200,000 worth of work had been done as a result of the Herald and Examiner modernizing campaign. A lively building page was started in this newspaper about a year ago with numerous articles on home building and modernizing materials and equipment. Designs and floor plans are shown and helpful suggestions for home builders given.

That promotion of home building and modernizing in this fashion pays is shown by the benefits received by participants in this Chicago drive, even in the face of such extremely bad conditions as prevailed in that city in 1933. A local plumbing firm reported a large volume of work as a result of this drive. The manager stated, "We are very much interested in this campaign. It is a very good way to promote home building and get the public interested in repairs. We are enthusiastic about it as a means of selling and this drive was the first concrete expression of modernizing in a practical way in this city. It translates words into action."

F. Clare Hinkley, Chicago architect, is co-operating with the newspaper by supplying one house design and floor plan each week. The paper offers blueprints of this

Building Prices Advancing!
SAVE
by **MODERNIZING** Your Home Now!



NOTHING DOWN
Nothing in 1st 2 to 3 Years to Pay
Two Months
Improvements designed to harmonize with the architecture of your home.
FREE ESTIMATES AND DESIGNS
Our years of experience and reputation for expert workmanship insure you a better job and low prices.
No Job Too Large or Small

New Porches	House Raising and Moving
Porch Enclosures	New Basements
Dormers	Cement Work
New Attic Rooms	Brick Work
New Finest	Brick Chimney Repairing
Plastered Arches	Weather Stripping
Store Fronts	New Garages
Plimbline	Painting
Brick Siding	Asbestos Slate Siding

It Will Pay You to Inquire About Our Low Prices
Schillmoeller & Kroff Co.
3959 Lincoln Ave.
Wellington 3300 Independence 3259
Open Eve's Until 9 P. M., Sun. 10-12
Write for FREE booklet on Asbestos and Brick Siding

MODERNIZE NOW!
WE WON'T BE UNDERSOLD
Specialists in

House Raising	Porches
New Basements	Porch Enclosures
Foundations	Brick and Frame Additions
Brick Work	New Frame and Brick Fronts
Plumbing	Hardwood Floors
Heating Plants	The Work
Asbestos or Brick Siding	Insulation
Re-Roofing	Attic Rooms
New Windows	Store Fronts
New Siding	Plastering
Summer Homes	

We do not sublet our work.
Free estimates given cheerfully.
HOLLAND CONSTRUCTION CO.
3804 S. CAMPBELL AVENUE
Lafayette 5900
Open daily to 9 P. M.—Sunday to 3 P. M.

\$5 Down 5 YEARS TO PAY

REMODEL NOW!
We Cannot Be Under-Bid
We SPECIALIZE IN:

New Basements	Copper and Bronze Store Fronts
New Frame and Brick Fronts on Old Houses	New Front and Rear Porches
Underpinning of All Kinds	House Raising and Moving
Concrete Block Foundations	Dormers, Rooms or Complete Apartments Built in Old Attics
Alterations of Every Kind	Gasoline and Greasing Stations
Porch Enclosures	Public Walks and Driveways
Summer Homes	Asbestos, Asphalt Brick Siding or Shingles on Homes
New Roofs	Over Old Siding
New Plumbing	
Installed Porches Shingled	

FRAME OR BRICK GARAGES
Any Size. Prices on Request
FREE ESTIMATES. 1 to 10 Years to Pay. QUALITY UNSURPASSED
J. PONDELIK JR. CONSTRUCTION CO.
Main Office—5213 W. 22d St.
PHONES—Rockwell 4320; Cicero 2655

REMODELING \$10 DOWN
Balance Monthly
Roofing, Painting, Plumbing, Gasoline and Greasing Stations, Brick Siding, Summer Homes, Remodeling, Porch Enclosures, Basements, House Raising, and Attics Built Out with Dormers.
Free Estimates—We do our own financing, making small monthly payments possible.
FRAME, BRICK & STUCCO GARAGES.
GENTZEN & CO.
5139 Agate Ave. Pensacola 7463
1853 N. Sawyer Ave. Belmont 9294

THESE ARE TYPICAL ads of some of the Chicago contractors who are profiting by the modernizing drive of their local newspaper. All of these advertise regularly with display only slightly larger than those shown above. The cost is low but the value of having their message carried to many thousands of readers is very high.

AGGRESSIVE LOCAL ADVERTISING and selling by contractors and builders supported by a wideawake local newspaper that will play up home repairs and improvements are needed to restore building prosperity. The builder is the natural salesman of the construction industry because he knows the important practical problems connected with every job.

house for \$1.00 and has sold many thousands of sets in this fashion. Before starting on this work, Mr. Hinkley had no work on hand or in prospect. As a direct result of this drive, he has secured numerous commissions and at present has six houses under construction, including one \$16,000 house.

Perhaps the ones who profited most by this work were the contractors and builders who co-operated with the newspaper by advertising on the Sunday Home Building Page. Home building leads were turned over to them by the newspaper and they were vigorously followed up, resulting in much modernizing and repair work being actually performed. In addition, the builders received

numerous inquiries and considerable business direct from the advertisements.

One firm—the Holland Construction Company—received so many inquiries from an advertisement stating that they would finance modernizing, that they were unable to handle all of the work. Lack of financing, according to a number of the builders interviewed, is the chief drawback to the performance of a large volume of construction.

A prominent Chicago builder who does a large volume of modernizing work and took part in this advertising is the J. Pondelik, Jr., Construction Company. Mr. Pondelik stated that he found advertising very much worth while and secured many leads from it. The chief difficulty today, he says, is lack of financing. His firm could handle a tremendous volume of work and has the prospects ready to go as soon as financing is available.

Many novel and interesting effects were achieved in the modernizing of the two houses especially sponsored and featured by the Herald and Examiner. One of these—the house located at 704 Monroe St., River Forest—

(Continued to page 56)



BEFORE AND AFTER views of another modernizing job sponsored by the Herald and Examiner, Chicago newspaper, in its current modernizing drive. At far left is the remodeled house with new stucco and shingle exterior.

THE PORCH was enclosed, new windows installed and the house modernized completely inside and out.

"How I Promote Home Modernizing"

Smart Style Mailing Piece used in Finding and Selling Prospects

By CARL J. BARNHART
of Vancouver, Canada

I HAVE BEEN a subscriber to the AMERICAN BUILDER for over ten years, and have received many helpful ideas and suggestions from this magazine. The Home Modernizing articles during the last year have been of special interest to me.

For the last twelve months I have been specializing on the Home Modernizing branch of the building business and have had a very considerable measure of success. My procedure has been to compile home owner lists in selected districts from our city directory, send

them well worded letters on modernizing and then follow them up with a personal call. When making this call I have my portfolio with me. This is compiled very artistically and divided into sections, such as kitchens, bathrooms, dens, living rooms, bedrooms, attics, basements, etc. Each section has a large variety of colored pictures of modernized rooms, obtained from magazines, firms advertising literature, etc, etc.

In my interview I had the advantage of "talking to" attractive colored pictures.

"I want something like that for my room" idea was very helpful to me in selling my prospect.

I have just had the enclosed colored folder printed. I am having these personally delivered to five thousand homes. These people will all be followed up by me, by phone, letters and personal calls.

The leading building material firms here have subscribed to the cost, and are supplying me with pamphlets on their respective commodities so I can use them as enclosures. Some of them are sending all my data to their other branches with the idea of working the same plan through a local builder.

This material may be of some use to you and your readers, if so, use it.

I will be glad to exchange ideas with anyone who is specializing in this work. I consider there is an unlimited field available. We can all learn from one another, and by getting together we all benefit.

What are you doing to sell modernizing? Other readers of American Builder are interested. The editors will be glad to publish good ideas.



Front and Back Pages of 4-page 8½ by 11 inch circular in colors which the author distributes. Smart drawings on the inside pages carry definite modernizing suggestions.

HOW TO GET Money For Home Financing

NEWLY ORGANIZED Federal Savings and Loan Associations backed by government funds, as provided for in the Home Owners' Loan Act of 1933, are the solution of the home financing problem, says the author.

BUILDING MEN should be active in the organizing and starting of such associations in order to provide funds for home construction.

THE AUTHOR, a man of long experience in the building industry, believes that this is the answer to the small home financing problem, and urges immediate action.

By **HARRY M. QUINN**

Building Superintendent, Chicago Realty Finance Co.

IN 25 years of active work in the building industry, I have never seen such a good small home market—and, at the same time, so much difficulty in supplying it. I am speaking of the Chicago area because that is the region I am most familiar with; but advices from other parts of the country indicate that the same is true almost everywhere.

Hundreds, yes, thousands of people are anxious to build small homes and all they need to permit them to do so is adequate financing.

I have been associated with an organization which has built small homes costing from \$1500 to \$5000 in the outskirts of Chicago during the depression and we know that these are the types of houses people want.

The only trouble with home building in the past has been that too many people took on more than they could carry; and they alone are not to blame, since the average banker or mortgage man would not make a loan unless the building had all modern conveniences and in some cases luxuries, instead of letting the owner add these after the house was paid for, with his own money. Today, the man who has a job and has a little money saved up is an absolutely sound credit risk; for he can buy a house at deflated value and at a price that is within his means to pay. We make it our business in selling homes to see that we do not finance more than we are sure our client can afford to pay, eliminating all extras and luxuries that he might want financed with our money.

Take the example of the fellow who bought a lot a few years ago at \$1200. He comes to us today and wants to build a house. No one knows what that lot is worth today, but suppose we, for purposes of valuation, say it is worth \$400. We can build a \$2000 house on that lot that will be fully satisfactory and highly desirable for this man. We have built many such houses and have illustrated a number of them in past issues of the *AMERICAN BUILDER*. I maintain that if mortgage money were available, such a \$2000 house could safely be built on the

basis of \$200 cash and an \$1800 mortgage which could be paid up at the rate of \$18 per month in about twelve years. Would such an investment be safe both for the home builder and the holder of the mortgage? I don't believe there is any doubt about its being safe. The \$18 a month is within the means of the man who owns the house, he has a safe equity in the lot and he is better off paying such a sum to apply on a home of his own than he could possibly be in a city apartment which would cost him twice as much rental for less real living comfort.

If sums for home building were available I could set up a sales organization in the Chicago area tomorrow and average at least one new home a day for the next year and I could build that up to ten homes a day inside of five years.

There is a tremendous volume of demand for small homes in the Chicago area with which I am very familiar today. If financing were available thousands of such homes could economically and logically be built, and, in fact, if they are not built soon the increasing pressure for more living quarters, which is growing every day that passes without any home building at all being done, will force rents higher and higher and make a real housing shortage.

Opportunity for New Loan Associations

This brings me to the main point of this article. There is a great opportunity today for building interests to take advantage of the new savings and loan association plan, backed by the United States Government. It is absolutely impossible to understand why more building material men, manufacturers and others interested in home building are not doing something to take advantage of the hundreds of millions of dollars now offered by the U. S. government for home building. I refer particularly to the provisions in the recent Home Owners' Loan Act which provides for the setting up of savings and loan associations in communities not now adequately served by building and loan organizations.

There is a tremendous need for the forming of new savings and loan associations that will step out into this small home construction field, put men back to work and give people who are crying for little homes of their own in the country, a chance to build. I believe that such savings and loan associations should be started by men interested in the welfare of the building industry and in the public good. Again I must refer to the Chicago territory as that is the one I am most intimately familiar with.

Under the provisions of the Federal Home Owners' Loan Act, a savings and loan association may be established in Chicago with a stock subscription of only \$75,000 contributed by 50 persons. Only 10 per cent cash, or \$7500, is required for granting of the charter. Think of that. Here is an opportunity for 50 men interested in the building industry to set up, in the heart of one of the greatest financial and industrial centers in the world, a loan bank with a cash outlay of only \$7500!

When the subscriptions have been made, the U. S. Government will subscribe for preferred stock to the extent of dollar for dollar of the amount paid in by the

stock holders. The government may subscribe up to \$100,000 in this fashion, taking preferred stock.

For the case I am describing, taking the minimum figure, the 50 original stock holders have put in only \$7500. They are able to secure an additional \$7500 from the government. With \$15,000 they are thus a going concern and automatically a member of the Federal Home Loan Bank System and entitled to borrow as much as 60 per cent on approved mortgages.

For example, they can issue mortgages to the extent of the \$15,000 they have, take these mortgages to the Federal Home Loan Bank at Evanston and borrow as high as 60 per cent of that amount or \$9,000. With this \$9,000 they can make further mortgage loans of \$5,400, take these mortgages to the Federal Bank and, if the loans are sound and approved, borrow another 60 per cent on them.

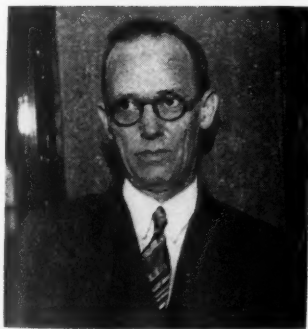
In this fashion the savings and loan associations can make available to the small home construction industry approximately five times the amount originally subscribed by the stock holders. That \$7500 originally advanced by the stock holders is turned into some \$37,500 of mortgages on small homes and that in turn will represent anywhere from \$60,000 to \$100,000 worth of home building. There is however, a limiting feature in the by-laws which provides that the total of loans made by the Federal Home Loan Bank shall be limited to 35 per cent of the net assets of the Savings and Loan institution. With the banks cutting interest rates on savings accounts and refusing to accept Christmas savings, vacation or a special fund weekly or monthly deposit accounts, I believe thousands of depositors will use the facilities of the association as they should pay a minimum of 5 per cent on share investments and the Secretary of the Treasury will buy dollar for dollar as share subscriptions come in.

I am describing this to show what tremendous home financing possibilities are made available by this Federal legislation, and yet, I know from experience that the building material dealers and building interests of Chicago are so timid that they are not doing a thing to promote the organization of new loan associations.

As far as I can see there is nothing to prevent a group of broad gage building men anxious to sell building materials, as one may imagine they are, from taking part in, or promoting the organizing of a Federal Savings and Loan Association which would finance almost exclusively small home building of the type they are interested in. Although there is nothing in the law, as far as I know, to prevent them from making loans only to those associated groups who are co-operating with them, it has been made clear that such institutions must be of a representative public character which would not limit loans to only a few affiliated building men.

The opportunities for building industry men and especially building material dealers in this respect are so great, however, that it is hard to understand why no efforts are being made to get home building financing under way under this Federal Act. There are several big firms in this territory with plenty of money in reserve and plenty of cash in the possession of the owners. I went into the office of one the other day—a huge establishment, two-story brick representing hundreds of thousands invested, and there sat the three principal owners in plate glass offices in a great expanse so quiet you could hear a pin drop. Far off in one corner one girl was sitting at a typewriter doing nothing. Aside from that there was not a soul visible. There they sit, with money in the bank, thousands of people anxious to buy their building materials for small homes, and the government willing to go into partnership with them to offer back-

(Continued to page 57)



A. R. Gardner

"A Splendid Opportunity to Attract New Capital for Home Financing" Says A. R. Gardner

THE newly organized federal savings and loan associations offer a splendid opportunity to attract capital into the home financing field, A. R. Gardner, executive vice president of the Federal Home Loan Bank of Evanston, told the AMERICAN BUILDER in response to an inquiry on Sept. 26, concerning the future of home financing.

"Home financing is dependent on the long term amortized loan," he declared. "The new federal savings and loan associations provide a chance to make this type of loan available on a large scale for home building."

"Building material people have not availed themselves of the possibilities of this new federal home financing institution. There is a surprising amount of home building that can be made possible by the organizing of savings and loan associations that can start out with a clean slate and capable management to finance such work."

"I see no reason why building men should not interest themselves in the promoting and organizing of new

federal savings and loan associations. These must be large, representative institutions, however, with a diversified board of men who will consider the public interests.

"It would be a grave mistake to make these savings and loan associations too limited in character, and while we have no objection to men of the building industry taking part in their formation—in fact, we encourage it—we believe that they should also interest men who will inspire the confidence of the public, and take into account the broad interests of the investing and home buying public as well as the specialized interests of the building men concerned."

"It should be remembered that the primary purpose is to stimulate thrift and give people a safe investment they can understand. We must encourage people to resume their saving. Federal savings and loan associations can do this and provide adequate funds for needed home financing. The future of home building is dependent on sound financing of this type."

Remodeling Puts Store Building On Good Paying Basis

THE possibilities for profit, both to the building industry and building owners, are well illustrated by the recent remodeling of a store and shop building at Highland and Sunset Aves., Los Angeles. H. Roy Kelley, well known Los Angeles architect, designed and supervised the work and produced the attractive, moderate-priced building with the extremely interesting store front shown below.

The architecture of the remodeled building is particularly worthy of study as it is of a modern type in

keeping with the present needs of shop owners. Architect Kelley comments on the project as follows:

"The principal features of remodeling this building consisted of new store fronts. Very little was done in changing the arrangement of interior space with the exception of space occupied by a beauty shop which was specially laid out to meet the requirements of this tenant.

"Before the building was remodeled, because of its unattractive character and run-down condition, the owners found very great difficulty in renting any of the shops and for more than a year before the remodeling actually took place they were successful in keeping only one tenant in the building.

"Within two months after completion of the remodeling work, they secured enough new tenants to assure an income for five years amounting to about sixty-five per cent of the total maximum potential income based on the established schedule of rental rates. Not only were the rental rates secured considerably higher than had ever been received in the past but they were also considerably higher than prevailing rents in other surrounding buildings.

"Although the cost of remodeling was not great, compared to what was accomplished by it, the value of the property was unquestionably very greatly increased. The important fact is that they are now securing a very good income sufficient to pay an attractive net after deducting taxes and fixed charges despite the fact that there are still a great many vacancies; whereas before remodeling, for several years the income was not sufficient even to pay taxes."



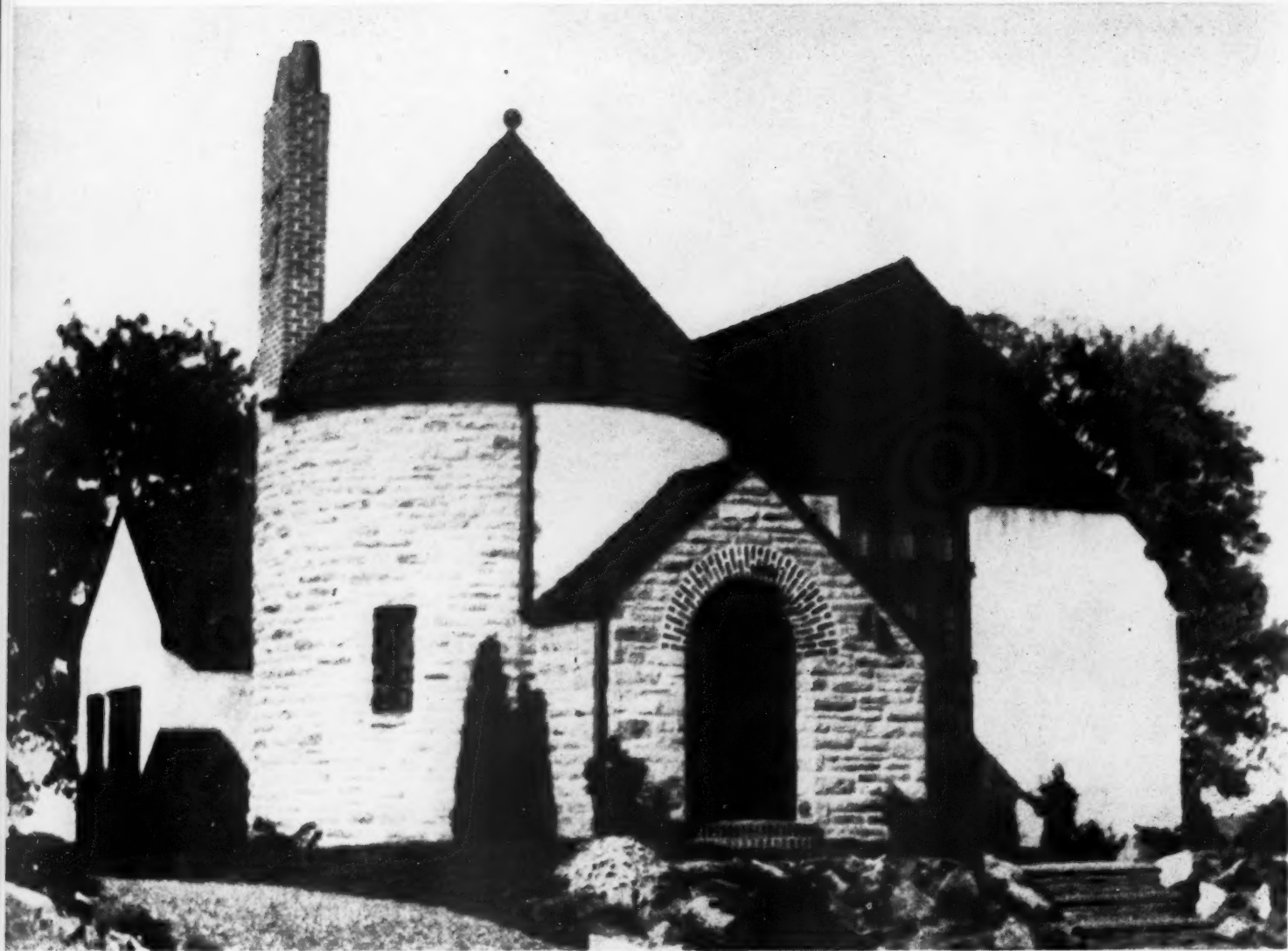
H. ROY KELLEY, Los Angeles architect, changed the old store shown below into the attractive building above. Within two months after remodeling, enough new tenants were secured to assure an income for five years amounting to about 65 per cent of the total maximum possible. This is enough to pay a good net profit after deducting taxes and fixed charges.



ONLY ONE TENANT could be found for this old store building. In its run-down state, income was not sufficient even to pay taxes. This picture is worthy of careful study for it shows a typical old fashioned store building of a type that offers a big remodeling market.



***Home Details and Plans
For New Building or Modernizing***

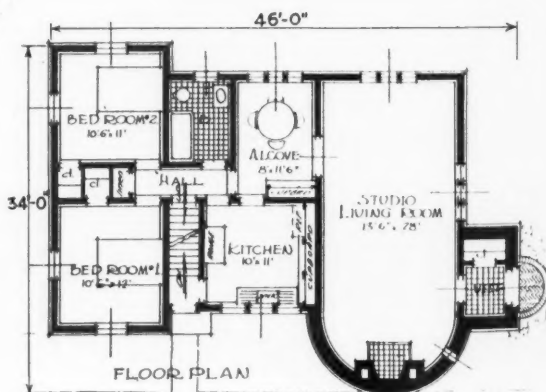


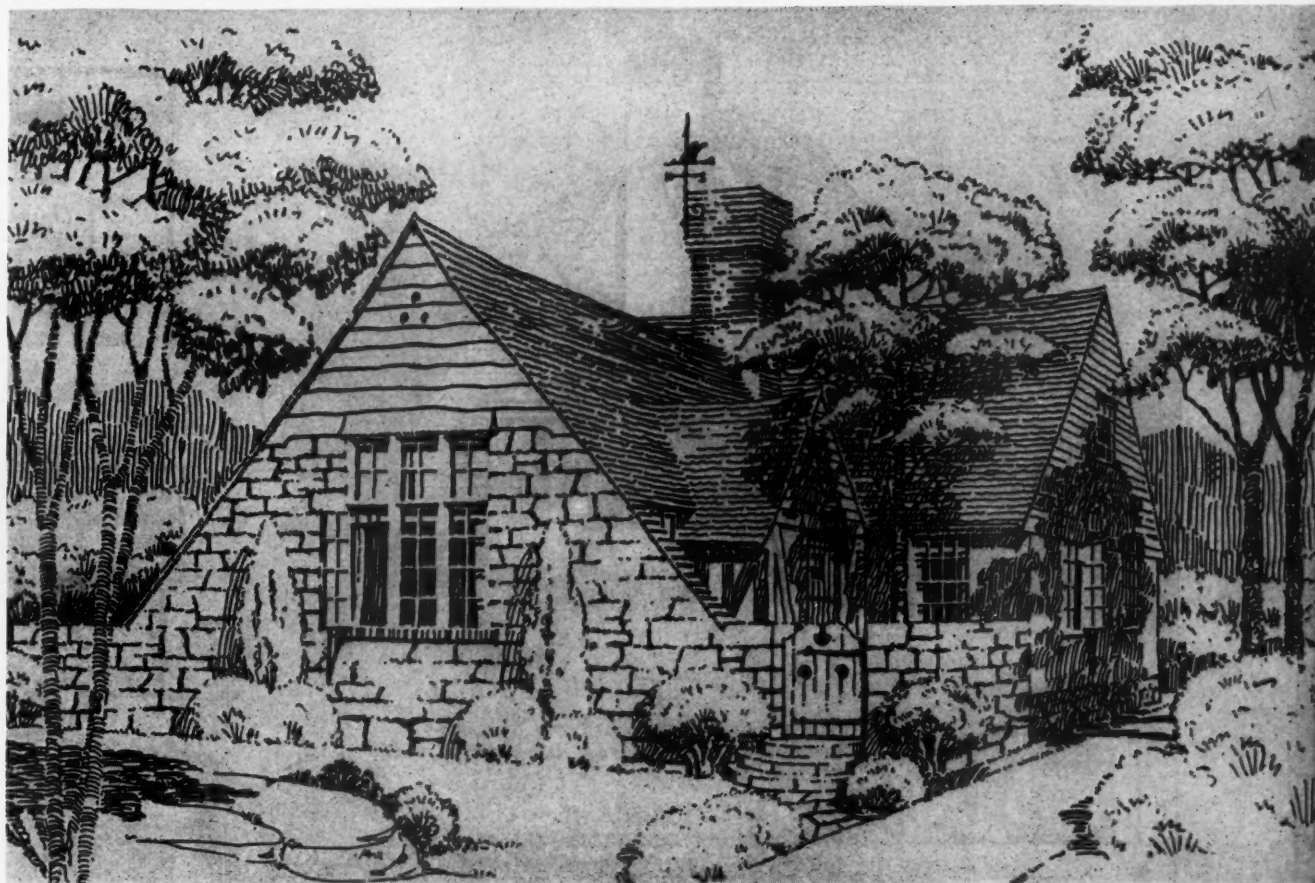
THIS SMALL HOME of C. V. Fisher at Haddonfield, N. J., designed by Architect R. C. Hunter is an example of a unique and interesting exterior combined with a practical plan and built at low cost. How closely the architect's sketch was followed is clearly shown.

COMBINING STONE, stucco and clapboards in this fashion gives the exterior a pleasant appearance. Floor plan is unusual, compact, convenient. The Cost Key is 1.510-160-1190-50-18-17.

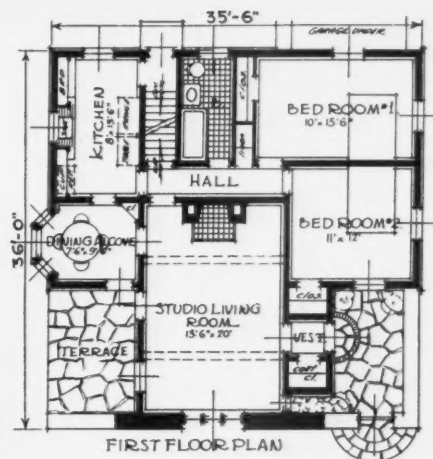
A Unique Stucco and Stone Cottage

R. C. HUNTER, Architect



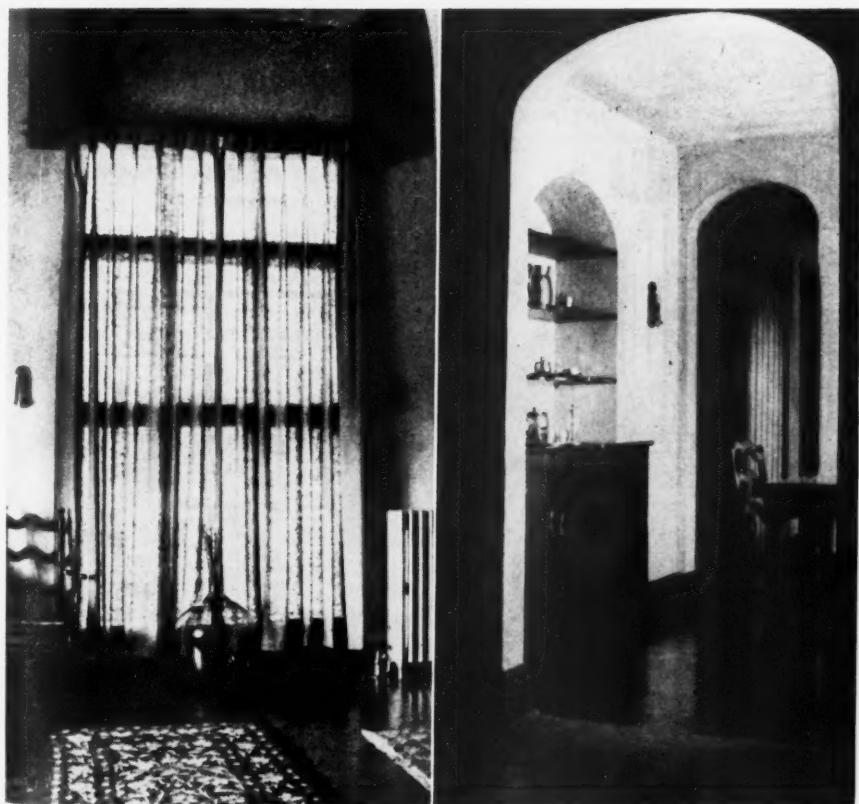



A Small Home That Hugs the Ground



ANOTHER SMALL HOME of unusual interest designed in a thoroughly up to date fashion by R. C. Hunter, New York architect. Study of the plan will show that it is practical and inexpensive, while at the same time the exterior is interesting. Cost Key is 1.333-146-1070-45-17-17 (Add terraces).

TWO INTERIOR VIEWS of the Fisher residence on opposite page are shown at left. The full length window with long drapes gives dignity to the entire room and lets in lots of light. The built-in cupboard of the dining alcove is attractive, useful.





OF DUTCH INFLUENCE

Neat, clean-cut and attractive, this small and inexpensive home stands out as a model of small house architecture.

DIMENSIONS
 Size Of Main Building 24'0" x 24'0". Size Over All 33'0" x 33'6".
 Ceiling Height 1st. Floor 8'0". Ceiling Height 2nd Floor 7'8".
 Ceiling Height Basement 7'0". Total Cubage 14000 Cu. Ft.

Second Floor


CHAMBER 11'6" x 8'0"
 CHAMBER 8'0" x 14'0"
 CHAMBER 12'6" x 11'3"
 BATH
 HALL
 CLO.
 CLO.

First Floor

PORCH 8'0" x 12'6"
 DINING ROOM 10'6" x 11'3"
 KITCHEN 12'0" x 11'3"
 LIVING ROOM 21'0" x 11'3"
 HEARTH
 CLO.
 VEST.
 STOOP
 1032

Fireplace

National Plan Service Design No. 1032-C. Cost Key is 1.441-108-608-26-19-10.



CUBAGE
 House 14500 Cu. Ft.
 Porch 500 " "
 Total 15000 Cu. Ft.

Second Floor

CHAMBER 12'0" x 10'8"
 CHAMBER 10'0" x 10'8"
 BATH
 HALL
 CLO.
 CLO.

First Floor

PORCH 8'0" x 11'5"
 DINING ROOM 12'0" x 10'3"
 KITCHEN 10'6" x 10'3"
 LIVING ROOM 19'9" x 10'3"
 HEARTH
 CLO.
 STOOP
 1008

NEAT AND TRIM IN DESIGN

A touch of English cottage, quaint and comfortable in appearance — a design of value.

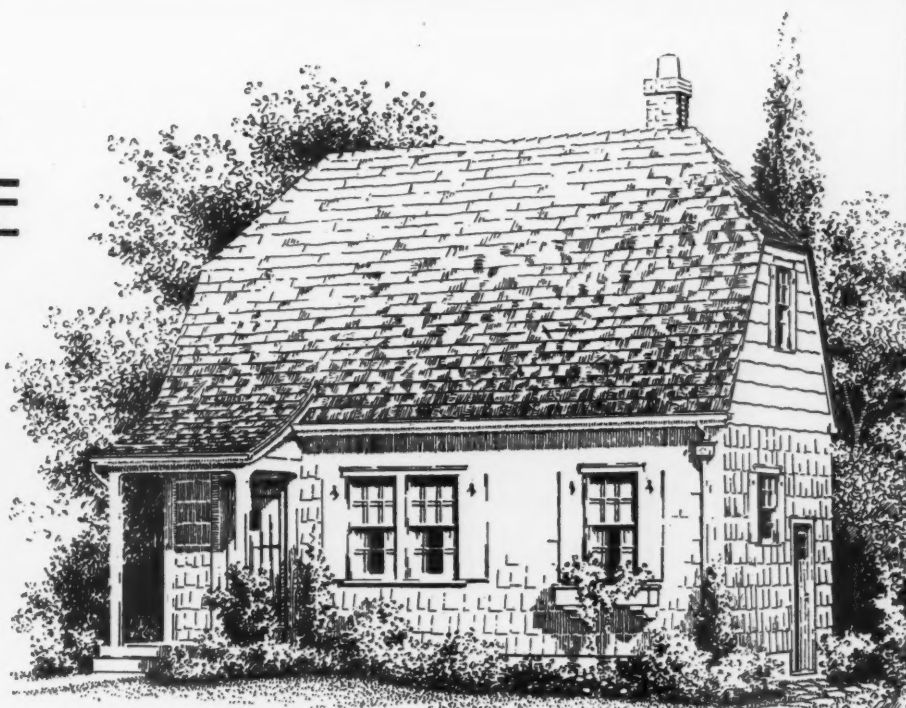
DIMENSIONS
 Size of Main Building 24'0" x 22'0". Size Over All 31'0" x 31'0".
 Ceiling Height 1st. Floor 8'3". Ceiling Height 2nd Floor 7'6".
 Ceiling Height Basement 7'0".

Seat in Living Room

National Plan Service Design No. 1008-C. Cost Key is 1.264-100-576-25-16-11.

SMALL COTTAGE

When viewing this charming cottage one feels as though he would like to own it, for it displays harmony of architecture and is practical in every line. A small investment will build the original three room home—then, as savings increase or the family grows, the future rooms and appointments can be added which assure a pleasing six room home for the future.



3 ROOMS

ORIGINAL HOME

SIZE 26'0"X28'0"

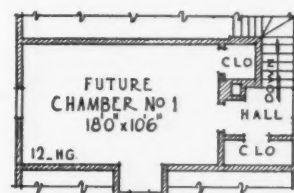
A small investment assures you a comfortable three room home complete with all modern equipment for comfortable housekeeping. Three more rooms can be added as illustrated below.



5 ROOMS

SIZE 26'0"X31'0"

Right Side Elevation showing future rear Chamber addition.



SECOND FLOOR PLAN



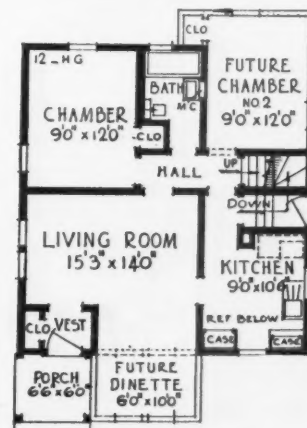
6 ROOMS

SIZE 26'0"X37'0"

Front Elevation Showing future Dinette addition.

CUBIC CONTENTS

ORIGINAL HOUSE	11500 CU. FT.
FUTURE 2ND. FLOOR CHAMBER	2250 CU. FT.
FUTURE REAR CHAMBER	1650 CU. FT.
FUTURE DINING ROOM ADDITION	850 CU. FT.
TOTAL	16250 CU. FT.



FIRST FLOOR PLAN

KEY

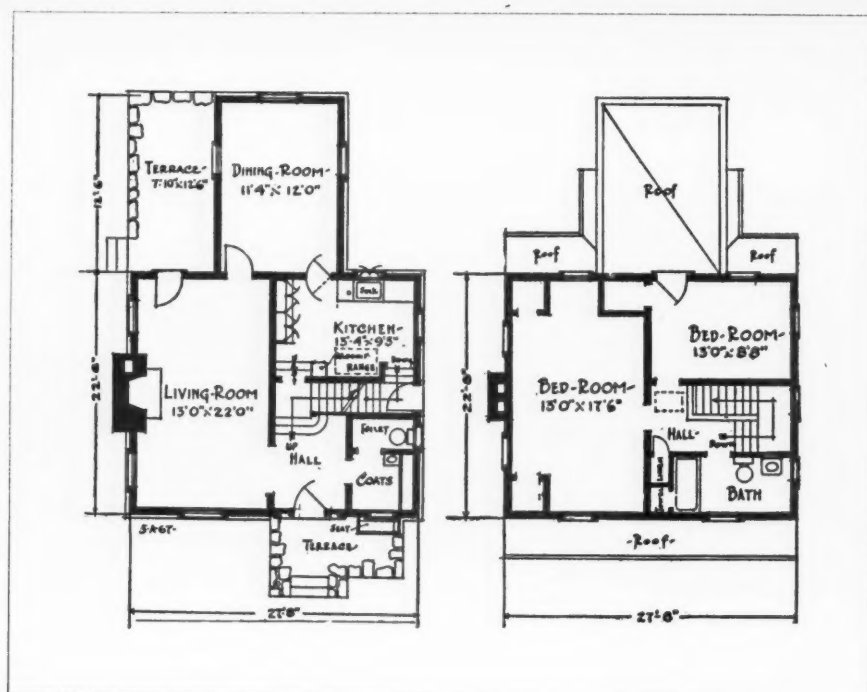
- WALLS OF ORIGINAL PLAN
- WALLS OF ATTIC ROOM NO. 1
- WALLS OF FUTURE ROOM NO. 2
- WALLS OF DINETTE

NO. 12 H.G.

HOMES THAT GROW

N.P.S.

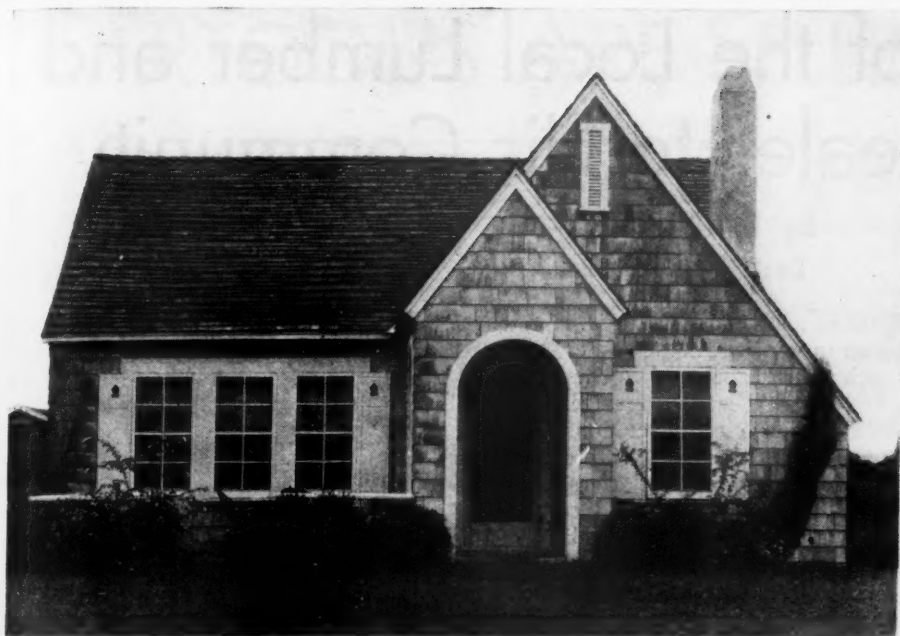
ADDITIONS MAY BE MADE to this house in an orderly, planned fashion, since they are included in the plans. National Plan Service design No. 12 H-G. Cost Key of the original house is .929-107-624-27-13-12. With future addition No. 1, Cost Key is 1.055-107-624-27-13-12; with future addition No. 2, Cost Key is 1.157-113-746-31-14-14; with future addition No. 3, Cost Key is 1.217-125-817-33-15-15. Costs are based on including additions originally.



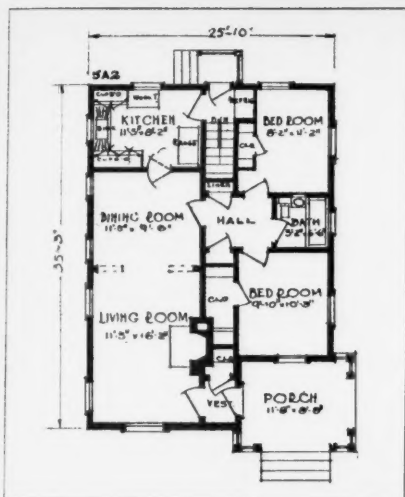
A Small Dutch Colonial With "Homey" Air

THIS LITTLE HOUSE might be called "Modern American" of Dutch ancestry. It has the charm of the Dutch Colonial but practical advantages and compact plan of a thoroughly modern house.

FLOOR PLANS provide everything that could be desired in a really small home. The large living room, ample hall and coat closet, dining room in a wing of its own, large master bedroom—all contribute to its appeal. This is Architects' Small House Service Bureau design, No. 5-A-67. The Cost Key is 1.543-125-771-32-25-15.

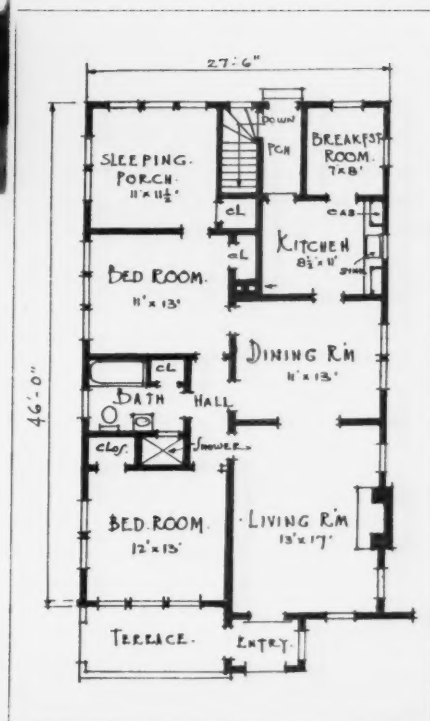


Low in Cost But Full of Good Living



THE HOUSE ABOVE is a popular type in the Southwest, with an open terrace in front and a sleeping porch at the rear. Design is from R. M. Williamson. Cost Key is 1.507-149-1279-53-20-18.

BELOW IS SHOWN a charming cottage suitable for summer home or low cost city residence. The plan shown at left indicates many pleasant features. Architects' Small House Service Bureau design, No. 5-A-2. Cost Key is 1.146-122-845-36-12-15.



The Value of the Local Lumber and Material Dealer to His Community

By L. R. PUTMAN

Dealer Marketing Editor

PULL up a chair, Mr. Contractor-Builder; I want to talk to you about the building situation in your town. Maybe you'll say we haven't got much to talk about. Then I'll say that's partly your fault, and so we'll let it go at that. But the future for building is getting brighter all the time and we can all have an influence on bringing it back if we will play the game.

How do you get along with the lumber and building material dealers in your town? They're a mighty important bunch of fellows to you. Did you know it? Yes, sir. They're sitting there with about the biggest retail investment in your town, ready to serve you and anybody else in your community who wants a couple of two-by-fours or a pint of paint.

Time to Hang Together or Hang Separately

So far as you are concerned, the most important merchants in your town are the building material dealers. If they don't sell the materials on the jobs you build, then your town has suffered and you have suffered with it.

Taking it for granted that you play the game fair and that there is a straight shooting bunch of lumber dealers in your town, then you've got a great interest in the local dealers and they've got a big interest in you. In my opinion, you have both reached the time when you are on trial for your lives. The question is, will the building business continue to be local and decentralized or will a few big concerns take it over like they have the automobile business, the farm implement business and several others?

The biggest calamity howlers in the world are the farmers. And yet they've done a lot to kill the towns that mean so much to them. They are largely responsible for the enormous concentration of the retail business in Chicago. They expect to sell their produce in their neighboring town and then send their money to a mail order house in Chicago for the merchandise they need.

They are even doing that in some lines of building materials. Well, you say, you still get the work to do. And that's what I want you to think about. That's what the farmers don't consider. They think they are smart to save 10 per cent on some cheap clothes and furniture and other things. They haven't saved a dime but I'll tell you what they have done. They've killed the towns of the country. And when they've killed their closest town, they've deflated the value of their farms far more than they have ever saved.

This mail order and out-of-town buying isn't confined to the farmers. Lots of small town people buy their stuff by mail. They think they're saving money but they're not—not in the long run. The success of any town depends upon the success of its local merchants.

Only Prosperous Towns Build

People cannot and will not go on building and improving their property in your town unless the town prospers.

And the town can't prosper unless the local merchants prosper. In fact, a town is nothing more nor less than a group of local merchants and others that furnish the service required by the people in it and the surrounding community.

Of course, there's another side to the picture. The dealers, to survive, must be efficient. That means they must carry the stock the community demands and have the ability to market it at a fair profit. Marketing means more than putting it in the stock and letting the people seek it out and buy it.

Marketing means buying dependable stock, stock that has been carefully made by dependable producers, stock that is guaranteed to give the service claimed for it. And it must be sold at a fair price, fair to the public and fair to the merchant.

And then Mr. Contractor, you've got a big obligation to the community and to the local building material dealer. A bum contractor or builder can make a poor job with the best materials on earth. You've got to know your stuff and do it right. Up to this time, you have done most of the selling of homes and small structures. You meet the public and represent the local dealer and the manufacturers whose goods he sells. If you are not a good, honest salesman and then don't deliver a good job, the whole building industry suffers. The jerry builders co-operating with unscrupulous local dealers and dishonest manufacturers are largely the cause of the building business going to the low depths it reached.

Dealers and Builders Must Promote Construction

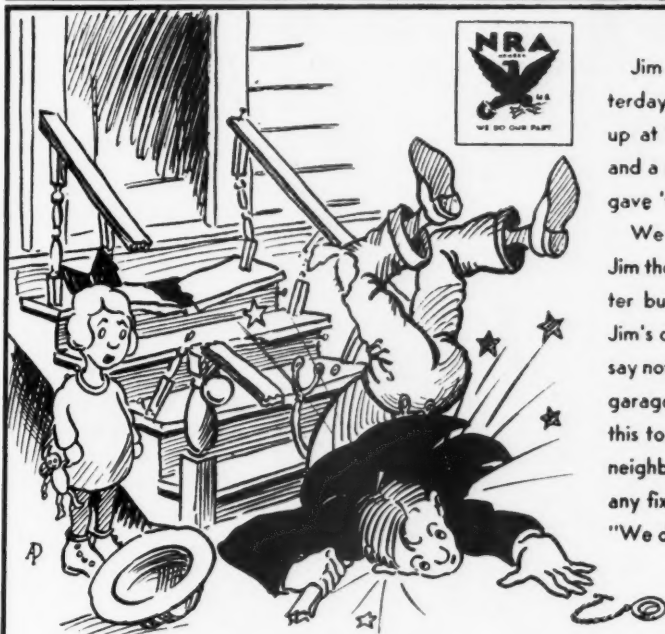
Then there's a joint obligation on the local dealers and the local building industry—the proper and continued promotion of building. The public buys what it is urged to buy. What are you and the local dealers doing to promote building in your town and community? Are you walking the streets and wondering when building will start? Building won't start until somebody starts it. If you and the local dealers in your town don't get it started, it will start in the other towns where the building industry is up and at it.

The AMERICAN BUILDER is a tool and text book on building and how to promote it. It brings you every month a plan service, building ideas, successful methods used in other communities and ways and means for creating an interest in building in your town. To obtain all of this matter, it spends a lot of money.

On the opposite page you will find an idea that is being used by some of the most successful concerns in this country. People are interested in pictures and especially cartoons. They get an idea quicker with less effort and with more effect from a cartoon than in any other way. We want to help bring home to every community in the country the run down condition of its homes and other building. In a good natured way, we want to shame the owners into putting men to work to fix them up. To do that we are willing to spend our money. The cartoon advertisement is free to our readers. It is one of a series of six and all they cost the local dealer is a request.

CARTOONS ARE SELLING GOODS

WEAK STEPS



Jim Dolen learned a lesson yesterday in false economy. He's laid up at home with two busted ribs and a sore leg. Yes, his back steps gave 'way with him.

We would a been glad to sell Jim the lumber and have a carpenter build new steps for less than Jim's doctor bill's going to be. To say nothin' of Jim's lost time at the garage where he works. We'll say this to Jim or anybody else in this neighborhood; when you've got any fixin' to do around the house, "We do our part," and do it right.

City Lumber Company

711 Main St.

Telephone 333

SOME of the largest and smartest merchandisers in the country are having fine success in getting their merchandise and service over through cartoons. In these days of stress and worry, we all appreciate a smile.

Why not adopt an idea for your business that is known to be successful?

We show above the first of a series of six cartoon ads which the American Builder has prepared for the free use of its readers. Each can be used in newspaper space two columns wide by four inches high. Each will call attention in an interesting way to building labor and building materials. Each cartoon and advertisement is different. Any one of them will high-light a newspaper page and attract as much attention, perhaps, as Andy Gump or Will Rogers.

Let's get your town thinking and talking about your business. The American Builder is glad to help and so contributes these ideas for local advertising use. The cartoon can be reproduced direct from this page by any newspaper engraving department.

Look for another cartoon ad. for your use next month!



Some examples of what the "Big Boys" are doing right now in cartoon style in their newspaper advertising.

Six Steps in the Remodeling of a



STEP 1: Tearing out old partitions, removing trim preparatory to remodeling. House of E. A. Lomas, Evanston, Ill., early this spring.



STEP 2: Laying up brick front and new entrance. New window frames were provided.



STEP 3: Building up rear of house and adding new garage. Small "den" was built over garage.



STEP 4: Adding to front of house by building on addition to make large upstairs bedroom.

***EIGHT-INCH** new concrete foundation tied to old basement wall to support new face brick exterior. House remodeled throughout for modern living.*

AN EXAMPLE of a thorough modernizing job which is typical of many that are going ahead this fall, or will in the near future, is the work done on the home of Edward A. Lomas, building superintendent with the Rock Island Railroad. The house is located at Evanston, Ill. The property is located in a residential district and is surrounded by beautiful trees and shrubbery. To make the old frame structure thoroughly modern and livable, the owner decided on extensive remodeling, as indicated in the photographs on these pages. The work was planned and superintended by Mr. Lomas himself, with subcontracts going to local building men.

A good quality pressed brick was selected for the new exterior. This was supported by a new 8-inch concrete foundation laid next to the old 12-inch basement wall and bolted to it with $\frac{3}{4}$ -inch galvanized iron ties.

Valuable Residential Property

The new brick exterior was firmly tied to the old structure and a tight trim and satisfactory brick exterior provided.

Numerous structural additions and changes were made, as study of the accompanying pictures will show. Entrance was shifted from front to side, a new garage added at rear with study above it, the house was enlarged and "squared" to give a standard Colonial type exterior. In its remodeled form, it in no way resembles the old house although extensive use was made of the old structure and a considerable saving accrued to the owner by such use.

Copper downspouts and gutters were provided, a new asbestos cement roof laid and a thorough-going job of modernizing inside and out carried on. Two entirely new bathrooms were built in and a third remodeled and improved.

The extensive interior changes transformed the interior into a charming Colonial home. New Colonial trim was installed. Hardwood floors were laid in some of the rooms, and in others the old floor was resurfaced. The kitchen was completely modernized and new equipment installed. The total cost of the work was about \$7,000 including new walks and driveway, and all painting and decorating, shades, etc. That the modernized home with its large, attractive rooms, three bathrooms and commodious living quarters throughout is worth many thousands of dollars more due to this work there is no doubt. The carpenter contractors were Axel Bjorkland and Bjor Peterson. Brick and masonry work was handled by August Stenholm.



STEP 5: Owner and contractor discuss final details in front of new garage addition.



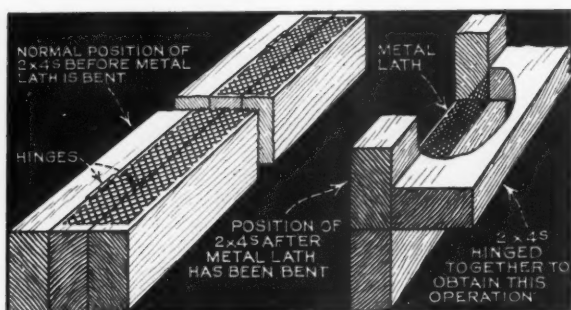
STEP 6: Finishing touches being added to completely remodeled house of E. A. Lomas, Evanston, Ill., just four months after work was started. The house is located in a valuable residential district surrounded with beautiful trees.

PRACTICAL JOB POINTERS

A READERS' EXCHANGE of tested ideas and methods, taken from their own building experience. Two dollars or a year's subscription to American Builder is paid for each contribution published.

Metal Lath Corners

BENDING metal lath for corners can easily and accurately be done by hinging three 2 x 4's (with small hinges) in such a way that they will fold. After cutting the metal lath into strips, place it upon the 2 x 4's and fold twice. First, fold No. 1 over No. 2. Second, fold No. 3 against No. 1, which bends the angle.—HUGH D. RICKEL, Burket, Ind.



This device speeds up bending of metal lath.

4 Handy Pointers

I AM sending you four ideas for practical job pointers, and I hope you will be able to publish at least some of them.

To apply barge moulding to a curved roof, I have it ripped into narrow strips, which can easily be bent to the shape of the roof. This method eliminates the unsightly saw kerfs in the edge of the moulding.

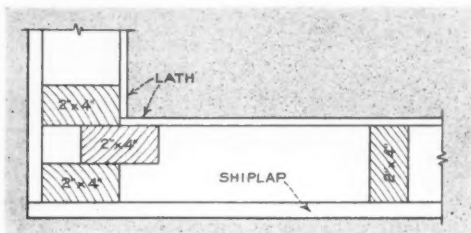
To make drawers slide freely, apply a couple coats of floor and furniture wax to all rubbing or sliding surfaces.

In locating Gas meters so they can be read from the outside of the house, I use an ash pit or chimney clean out door built into the foundation just below the floor joists. The meter is set in the cellar as usual but with the face or dial turned out.

To clean plastered walls which have become smoky and dirty. Go over them carefully with wallpaper cleaner and finish up by using Presto Waterless Cleaner and a rubber sponge. I have found this method very satisfactory.—WM. H. HARTZLER, Building Contractor, Marshallville, Ohio.

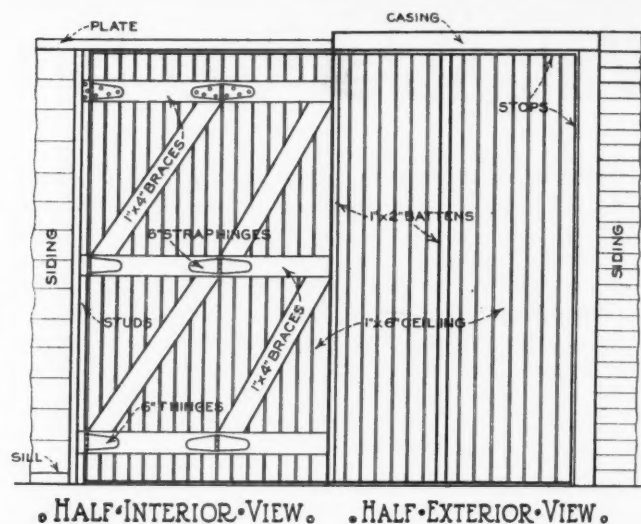
Corner Stud

HERE is a sketch of a corner stud which has been used in our family of builders for at least sixty years. It is made by nailing together three 2 x 4's shown in my sketch. It does not need shimming or blocking and is very easy to build.—FRED E. LINTON, Colorado Springs, Colo.



At left is corner stud method used for sixty years by builder family.

At right is handy butt gauge which can be used on both door and plain cased jambs.



These home made garage doors fold inside, are light and strong.

Folding Garage Doors

ENCLOSED is a drawing of an economical type of inside folding garage door which I have found to be very satisfactory. The two inner doors are hinged to the outer ones, which are hinged to the studs.

I have found it most convenient to make the doors in place. The cross braces are cut one-half an inch less than the width of the opening, and fastened in place with the 6-inch "T" hinges at each end. Then the ceiling is nailed on the braces, one-eighth of an inch being left between doors. After the diagonal braces are nailed on, the cross braces are cut, one at a time, between the inner and outer doors and the strap hinges screwed on. Finally the braces are cut between the inner doors. Battens, stops, and casing are nailed, and the doors are completed except for fastening. Any of the ordinary methods of fastening may be used.

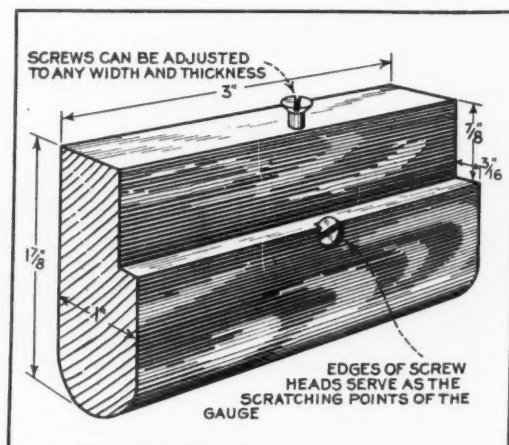
By this method these doors can be quickly made. They are much lighter and cheaper than most factory-made doors which swing inside, and there is no track to bother with.—C. H. LANGMAN, Rock Island, Ill.

Handy Butt Gauge

AS carpenters often have to hang doors in plain jambs that have been cased, an ordinary butt gauge cannot be used as it works from a stop or rebate. Neither can an ordinary thumb gauge be gotten to the work.

I have made and used with success the one, a rough detail of which is herewith enclosed, which can be used on both door and plain cased jambs. It marks both lines at the same time and is adjustable for both depth and thickness of large and small hinges.

It will be noted that the edges of the two screw heads serve as the scratching points of the gauge.—L. M. HODGE, Los Angeles, Calif.



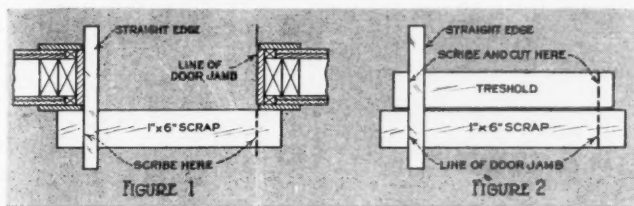
To Fit a Threshold

ENCLOSE a description of a kink which you may be able to use on your "Practical Job Pointers" page. If this is published and I am awarded one of the \$2.00, please keep the cash and send me instead American Builder for one year as I would rather have it than the money. The kink follows:

To fit a threshold perfectly between two door jambs, where a square cut will not do, the following method is the simplest and is more accurate than a bevel square. Lay a piece of 1 x 6 scrap material against the face of the door frame as in diagram A. Lay a steel square or straight edge against the door jamb and scribe the line on the 1 x 6. Scribe the line of both door jambs before removing the 1 x 6.

Now put the threshold against the 1 x 6 as in figure B and with the straight edge, scribe the lines back onto the threshold. This will give the marks for a perfect cut.

The same method will work in fitting a frieze board between warped and twisted rafters, and in many other places.—R. L. HARRIS, Bagnell, Mo.

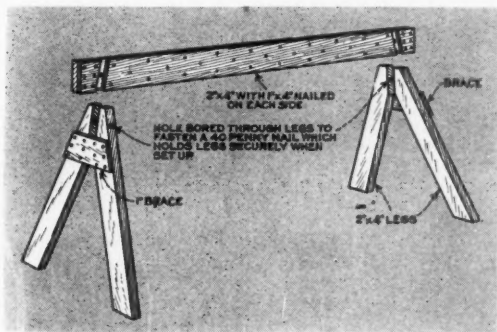


Method recommended for fitting a threshold

Knock-Down Saw Horse

HAVING had lots of bother with my saw horses hauling them on my car, I made a set of horses that will knock down or come apart and be easy to haul around, as per sketch. I make one long and one shorter than the other. The long one is about 3' 8" and when set up, one sits on top of the other very neatly. The short one can be put in a very small closet and the other left outside.

I find they are very useful and handy. Knocked down, they pack in back end of my coupe car and take very little room. Please pass along to others, as suits your space.—J. H. McKIM, Garfield, Ark.



At left is a light, knock down saw horse that has proved very handy.

Sleeping porch flap at right can be lowered or raised from inside very easily.

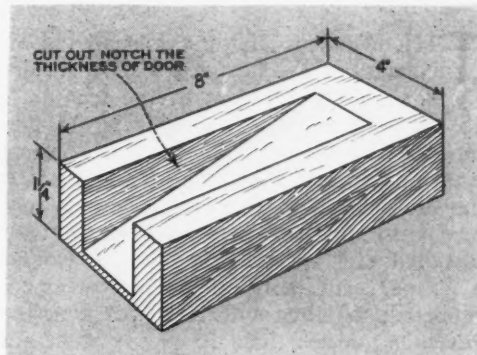
Putting Up Trim

TO put up panel molds especially in a circular hall, and especially recommended for putting up trim in fine homes, I use the following method:

Make a putty with whiting and glue. Dissolve 7 pounds of Sampson's Ground Glue in enough water to cover it and let stand over night, then put on the slow fire and keep stirring until dissolved, and add a little water as the glue begins to melt. Then when glue is melted, stir in, very slowly, common whiting until this mixture gets about the same thickness as white lead. Then mix 20 pounds of white lead with enough floor varnish to make a semi-putty. Then mix both putties together, and it is ready to apply. Just take some of this putty and place it on the back of your molding or trim and press it firmly down and drive a couple of brads in far enough to hold in place. Then in the morning of the next day, you can draw out the nails and your trim or moldings will re-

main permanent.

Sometimes a texture paint is used for this purpose, but there is no comparison for the simple reason that a texture paint that is soluble in water won't stick to a paint base and won't stick to muslin or Sanitas very well, and doesn't harden enough over night. It also costs twice as much to buy, and an oil texture paint is too soft.—V. J. McCLOSKEY, Homestead Park, Pa.



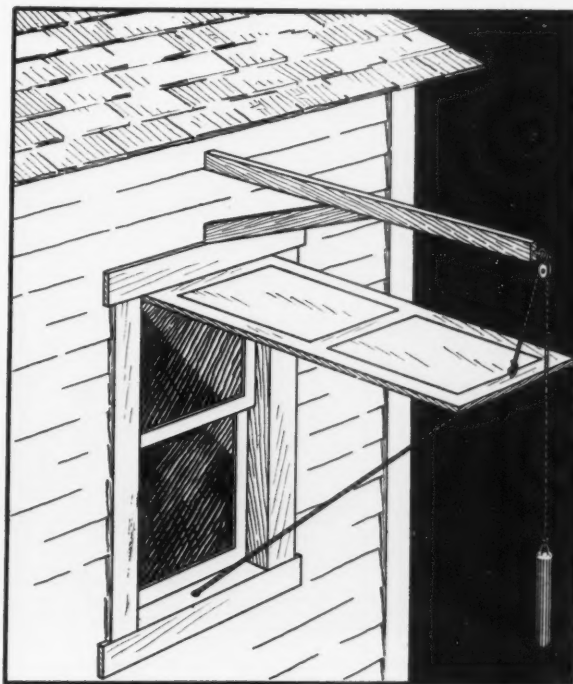
Block cut in this fashion is used to hold doors in place while being mortised.

Holds Door for Mortising

WHEN mortising locks in doors, I have had trouble in holding door steady, when boring for the lock. So I made a wood block 8" long, 4" wide and 1 1/4" thick. Then I cut a piece out of the center of block the thickness of the door, to form a wedge as shown on drawing; then put wedge under door, driving in with hammer. I have found this jig will hold door steady when mortising out for locks. If made of suitable wood, it can be used on a number of jobs.—ERNEST LARSON, White Plains, N. Y.

Sleeping Porch Flaps

THE method, illustrated in my sketch, of raising and lowering flaps on a sleeping porch, has been found to be very satisfactory. The flap is raised by a window weight and is pulled down by a window cord from the inside, where it can be fastened at any desired height by means of an iron or wood cleat.—C. G. DIERLAM, Taft, Calif.



How Elevator Modernization Pays

THE Minahan Building is located at one of the principal corners of the business district in Green Bay, Wisconsin. Sixty per cent of the tenants are doctors, about 15 per cent insurance companies, 15 per cent commercial tenants and 10 per cent lawyers. Recently this building was modernized at a cost of about \$50,000; the speed of the elevators was increased, new gears installed, control mechanism revised, new cars, entrances and door closers installed, etc., by the Otis Elevator Company. As a result, a 20 per cent increase in elevator operating efficiency is reported, together with a 10 per cent increase in building revenue. More than 10 per cent in additional rentals is also reported. There are many similar opportunities in commercial building modernization.

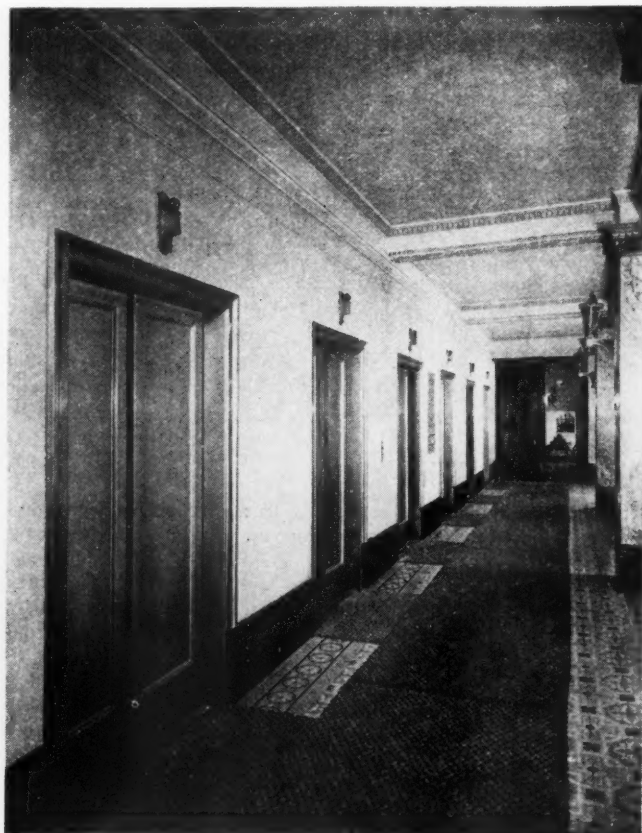
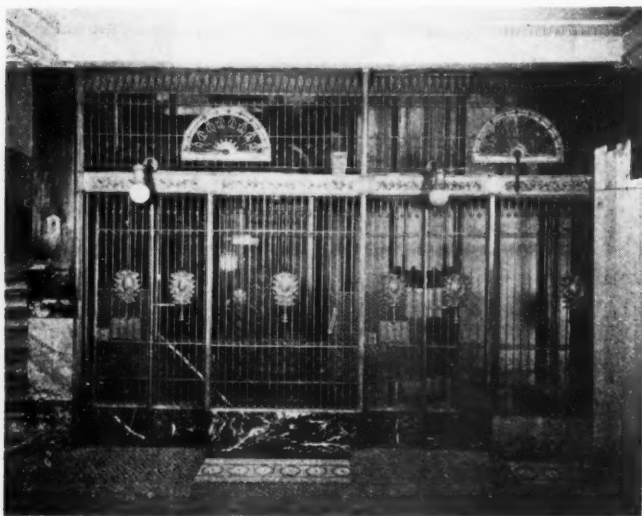
In order to compete with newer buildings experts agree that old business buildings must be modernized; it is surprising that so many owners of commercial structures fail to realize that modernization of their properties will not only result in better satisfaction on the part of tenants, but also an actual increase in revenue to the owners. Contractors and builders who bring these facts to the attention of owners of commercial buildings find that many can be modernized at this time with resultant profit to everyone interested in the properties.

Another example of increased revenue through modernization is presented by The Pacific Building, San Francisco, California. In this case approximately \$68,000 was spent on elevator modernization, in addition to which the building was redecorated throughout, men's lavatories were rebuilt, modern lighting and plumbing fixtures installed in all rooms, corridor marble bases replaced, terrazzo floors repaired and reground, and about 75 per cent of the linoleum floor coverings replaced.

The results have been very satisfactory to the owners of The Pacific Building, for with high speed elevator service and attractively decorated offices, competition with newer buildings is no longer so serious a problem. Revenue has increased 20 per cent and a 15 per cent increase in total occupancy is reported; rental schedules have been maintained and fire insurance premiums lowered.



The Minahan Building
Green Bay, Wisconsin



"Before and After" views of elevator entrances in
The Pacific Building, San Francisco, California

NEWS—building activities of the month

More Housing Loans OK'd; Will Encourage Fireproof Building

TO ENCOURAGE the use of fireproof construction in low cost housing projects and to permit lower rentals, the Federal Emergency Administration of Public Works announced on Sept. 25 that it will extend the amortization period of housing loans, mainly in cases where slum areas have to be destroyed before fireproof buildings are erected.

Federal Administrator of Public Works Harold L. Ickes announced, after action by the Special Board for Public Works, that in such cases the amortization period would be extended to 35 years, permitting the loan to be amortized in 33 annual installments at an amortization rate of 1.51 per cent beginning two years after the loan.

This decision to extend the maturity period and decrease the interest rate is a concession through which it is hoped to increase the construction of fireproof housing as a means of moving workmen from relief rolls to pay rolls, thus increasing purchasing power and aiding recovery.

In discussing the purpose of this decision, Robert D. Kohn, Director of Housing, said:

"The extension of the amortization period in particular instances will make it easier for the local limited dividend corporations whose projects include clearance of slum areas before fireproof construction is started.

"The difference in the amortization rate per year will assist in making up differences in construction costs and the balance of the cost will be covered, in large part, by the lower maintenance costs of a fireproof project.

"An ordinary brick wall and wooden floor construction we have provided for a loan period of 25 years. These loans require 24 annual payments at 2.56 per cent a year. The first year is one of construction and no amortization is paid.

"In many cases where fireproof construction is to be used, there are no special considerations which mark the project out for particular concessions. Here the original rule will still pertain that the amortization be over a thirty-year period. The loan will be amortized in twenty-eight annual payments at the rate of 2 per cent a year. Because the building is fireproof, no amortization need be paid during the year of construction and a year is allowed in addition to permit the houses to be rented and a small reserve to be built up against contingencies."

Eight More Loans Approved

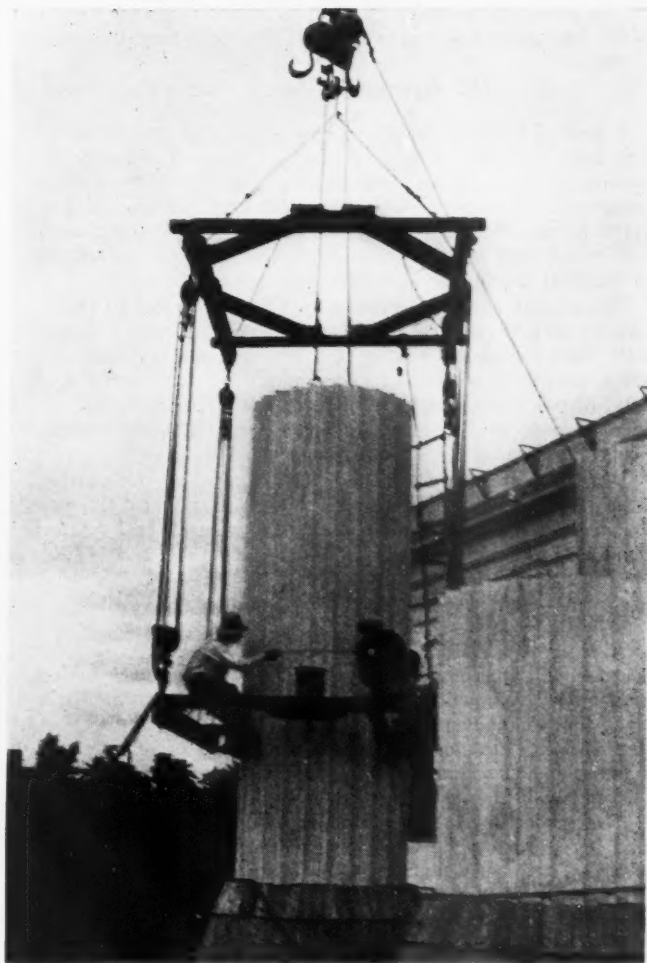
Tentative approval has been given to seven more important residential and apartment housing loans in addition to those described in the September American Builder. These are as follows:

Cleveland Homes

A loan of \$12,000,000 to provide low cost housing in the worst slum areas in Cleveland, Ohio, was given tentative approval. The loan will be made to a limited dividend corporation which will be organized under the auspices of the Mayor's Business Recovery Commission to undertake a series of housing developments including certain portions of projects heretofore submitted by Cleveland Homes, Inc., Community Homes Company and the Forest City Housing Foundation.

The sponsors of the proposed limited dividend corporation have agreed to supply an equity of \$2,000,000 provided the Public Works Administration advances a loan of \$12,000,000 and ask that their equity in any less amount be matched in the same ratio. The three projects are to cost not more than \$14,000,000.

The first of the three projects is sponsored by Benedict Crowell, Newton D. Baker and others. The second and third projects are sponsored by Joseph L. Weinberg and Conrad & Teare. The areas within which these projects will be erected have been selected on the basis of data assembled by the City Plan Commission, the subcommittee on housing of the Mayor's Business



New type scaffold used in placing columns on U. S. Supreme Court Building. Scaffold is lifted with stone.

Recovery Commission and Howard Whipple Green, consultant to the Housing Division of the Public Works Administration.

The housing to be constructed will rent at an average of between \$8.00 and \$8.50 per room per month. The projects provide for two- and three-story apartments, two-story fireproof row flats and row houses. The areas to be cleared are 33.7, 61 and 19.5 acres, respectively, near the center of the slum district of Cleveland as indicated by statistics on crime, vice, delinquency and death rate. It is estimated the projects will give employment to 2,500 men on the site for a year. Many others will be employed in the manufacture of materials.

300 Houses for Euclid, Ohio

Tentative approval of a loan of \$1,000,000 for a low cost housing project in Euclid, Ohio, was given. The loan will be made to the Euclid Housing Corporation, a nonprofit corporation, which will be formed by a group of leading citizens headed by Mayor C. R. Ely.

The project calls for the building of 300 houses in groups of not less than 50, convenient to transportation and industry. The lots are owned free and clear by different individuals who will turn their titles in clear of encumbrance to the housing corporation.

The loans made to the property owners will be amortized over a period of 20 years by payments of approximately \$30.00 or \$35.00 per house per month, with a maximum of \$40.00 according to Robert D. Kohn, Director of Housing of the Public Works Administration. The housing will consist of one- or two-story brick or frame houses on lots of an average of not less than 50 feet frontage.

The project will serve a need for workers who now are employed in three large industrial plants within a mile. At present they must travel from six to seven miles to and from work. Many of them own lots in the proposed development. Mr. Kohn reported that the project would employ 700 men for 10 months on the site and as many more in the preparation of materials. Work can start within a few weeks from the time the contract is made.

252 Apartments for St. Louis

A loan of \$500,000 for a low cost housing project in St. Louis was approved subject to a satisfactory contract. The proposed housing project will be built by a limited dividend corporation, composed of a responsible group of St. Louis citizens, and sponsored by the Neighborhood Association which already has control of the land acquired and is prepared to make an investment of \$100,000 in addition to the Government loan.

The project covers a site 272 by 407 feet located in the north central part of the city in a densely populated slum area a half-mile from the center of the city. It is planned to build three-story fireproof apartments, containing 252 apartments with a total of 641 rooms, in units of from two to four rooms. If the loan is made at 4 per cent and 1.35 per cent amortization, the rents will average \$9.67 per room per month.

Work can be begun within 60 days and approximately 250 men will be employed directly on the job for about eight months. Samuel Plant, of St. Louis, has agreed to head the limited dividend corporation.

680 Apartments for Queens, N. Y.

A loan of \$2,965,000 for a low cost housing project in the Borough of Queens, New York City, was approved subject to satisfactory completion of the plans. The project will be built by a limited dividend corporation, known as Halletts Cove Garden Homes, Inc., and managed by a group of officers and directors, among whom are: James C. Stewart, Peter Grimm and Alfred Feldheimer.

The project covers a site in the Borough of Queens facing and bordering on the East River directly opposite Carl Schurz Park. There are a number of old frame and brick buildings now on the property. The area is about eight acres in all, and the coverage of the land will not be over 35 per cent. It is proposed to develop this plot with 31 separate apartment house units, six-story fireproof elevator apartments, providing approximately 3,000 rooms and 680 apartments. The rent will average \$10.50 per room per month, and, as in other cases under the New York law, any future economy in the construction or in the operation of the buildings or through tax exemption would be applied to reduction in rents.

This project is convenient of access not only with present facilities but because the Queens Borough end of the new Triborough Bridge for which public works money was allotted is nearby. The apartments are designed so that there is a cross draft in every apartment and the view over the East River will give it the most attractive outlook of any of the projects recently considered by the Housing Division.

The project will give work on the site to 750 men for a year. A large number of works also will benefit indirectly and employment in many industries will be stimulated.

3-Story Apartments for Raleigh

A loan of \$168,000 for a low cost housing project in Raleigh, North Carolina, was approved subject to satisfactory completion of the plans.

The project will be built by a limited dividend corporation, organized under public regulation and control, by a group of Raleigh citizens who are prepared to provide equity to the necessary amount to complete the total cost of the project, which is \$207,000.

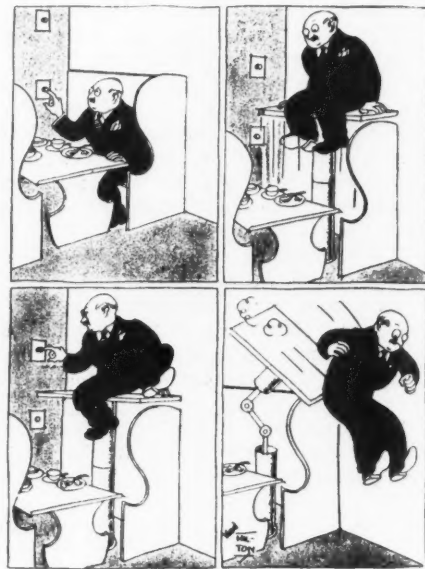
The project covers a site in a desirable part of Raleigh of a little more than an acre in area midway between the center of the town and the State University. It is particularly well adapted to house State employees and teachers and students of the University. It will be non-fireproof, three-story buildings, containing 54 apartments, totaling 180 rooms. The rent is not to exceed \$10.00 per room per month. Employment will be given 175 men for eight months.

Hillside Housing Gets \$5,184,000

An allocation of funds to the amount of \$5,184,000 for a housing project in the Bronx, New York, proposed by the Hillside Housing Corporation, subject to a satisfactory contract, was announced.

The proposed project will be built by a limited dividend corporation, formed under the New York State Housing Law by responsible citizens of New York, including Nathan Straus and Andrew J. Eden.

The project covers a site of approximately 14½ acres, located near the Boston Post Road in the Bronx. The housing will



Solving the tight breakfast nook problem.

Perhaps some of these "space saving" features aren't so good after all

consist mainly of four-story, walk-up apartments, with a few six-story elevator buildings, all fireproof. There are to be a total of 1,435 apartments in units of from three to five rooms. The land coverage is approximately 34 per cent.

The sponsors of this limited dividend corporation provided an equity of something over \$900,000. The average rental will be \$11.00, or less, per room per month, and it has been agreed that any saving in the cost of the land, in the cost of construction, and any possible future tax exemption, or any surplus in the operation of the project when completed, shall go toward reducing the rents. The project will give work to 1,100 men for a year.

Indianapolis to Build 200 Houses

A loan of \$4,460,000 for a low cost housing project in Indianapolis was approved subject to a development of the plans and a satisfactory contract.

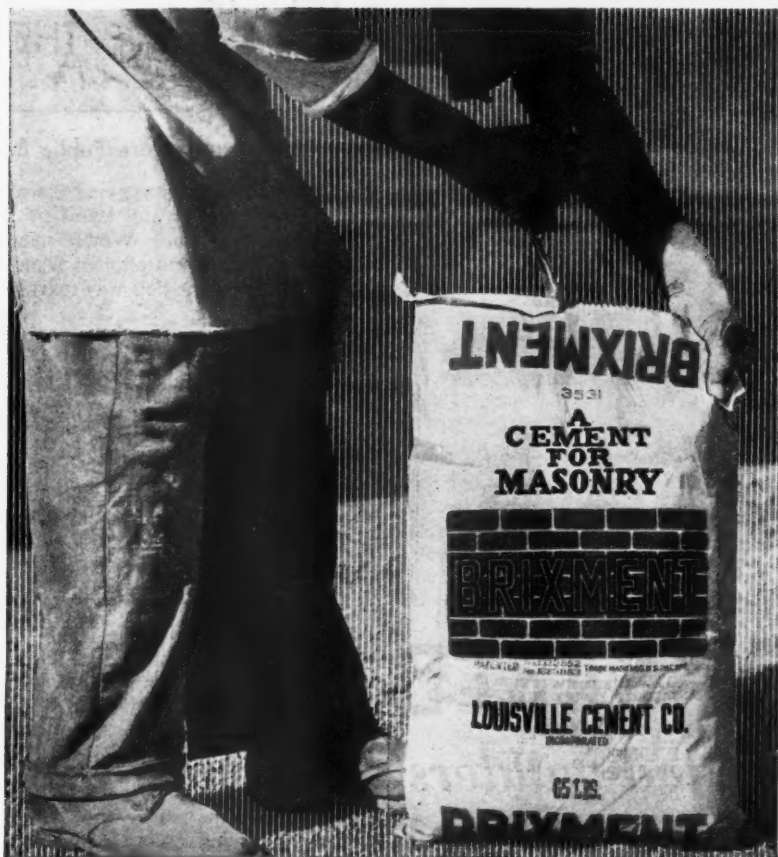
This proposed housing project will be built by a limited dividend corporation, to be organized by the Indianapolis Community Plan Committee of the Chamber of Commerce. It is backed by leading citizens of Indianapolis and is mainly intended to clear up two closely adjoining slum districts of the city. More than 750 slum dwellings are to be torn down and 200 economical, sanitary houses will be built.

The local committee is already at work to raise the necessary equity required to justify the Government loan. About \$800,000 is to be raised. Part of the land is already clear so that an early start can be made. The total estimated cost of this double project is \$5,250,000.

The housing will consist of one-story, single family, dwellings; two-story flats; three-story apartment dwellings; and two-story row houses, of semi-fireproof construction. The units will vary from one to five rooms. The whole project is designed mainly for Negroes. The average rental for a three-room unit will be \$25.00, including heat, and for a four-room unit \$30.00. While a considerable area is already under option, work is now under way to secure the balance.

It is reported that further demolition work can begin within thirty days, and that the project will employ approximately 1,100 men for about a year directly on the job.

(Continued to page 48)



WHY BRIXMENT IS THE LEADING MASONS' CEMENT

FOR almost twenty years, Brixment has been widely used on many of the nation's outstanding buildings. This is due to the fact that Brixment has a *combination* of advantages, which no other mortar materials can offer:

Requires no soaking or slaking. No need to send either men or materials to the job in advance.

Has ideal plasticity—saves bricklayer's time and insures neater, cleaner brick-work.

Is waterproofed, with calcium stearate, during manufacture. Will not air-set or cake in storage.

Prevents efflorescence; keeps mortar colors from fading.

Makes a good tight bond, and has greater strength than the brick itself.

Its simple mix makes close supervision unnecessary. Always uniform in strength, color and workability.

Costs less than the cement and lime required to make an equal amount of good mortar.

One part Brixment, three parts sand, makes the best mortar for any kind of masonry . . . Five bags lay approximately 1000 brick.

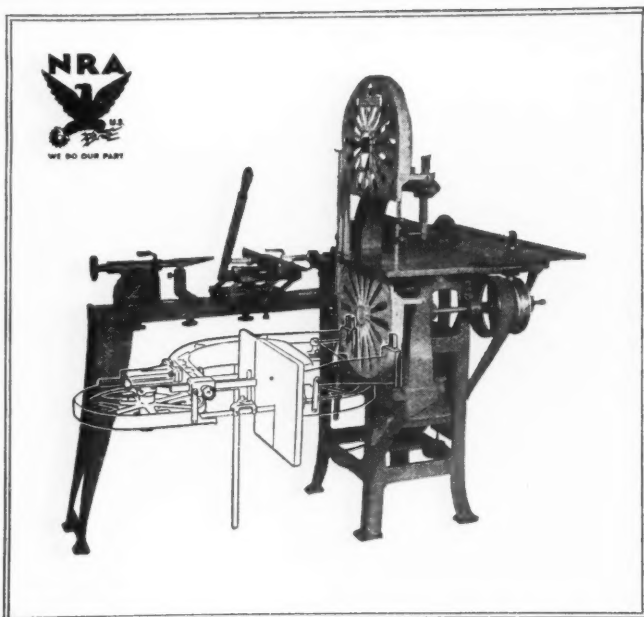
LOUISVILLE CEMENT COMPANY, *Incorporated*, LOUISVILLE, KY.

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This complete woodworking machine, that takes the place of seven ordinary machines and does 35 different woodworking operations, is capable of turning out finished mill-work quickly and accurately at great savings to any carpenter or builder. Requires very little floor space—operates at small cost from the electric light socket, and is ruggedly built for long service with hard usage.

It is a compact arrangement of practical units, highly developed for accuracy.

Direct drive, ball-bearing equipped, capable of handling 2", 3" and 4" work rapidly. Readily portable.

The small investment required to put this machine to work for you will soon be repaid through its resultant profits. In many cases, it has actually paid for itself on its first job.

Write for further particulars. No obligation.

Electric Carpenter Inc.
Packard Bldg., Phila., Pa.

Electric
CARPENTER

NEWS OF THE MONTH

(Continued from page 46)

More Public Buildings

In addition to the foregoing, an allotment of \$2,273,671 for 22 public buildings in many states by the Federal Emergency Administration of Public Works today was announced Sept. 10. This brought the total allotted from the \$3,300,000,000 to \$1,431,540,234—nearing the half-way mark. The allotments include:

State	City or Locality	Character of Work	Total Estimated Cost to Complete
Arizona	Nogales	Post Office	\$ 135,000
California	Anaheim	Post Office	117,000
California	Tecate	Border Station	53,550
Idaho	Eastport	Border Station	53,100
Louisiana	Carville	Marine Hospital	285,500
Maine	Portland	Marine Hospital	198,000
Maryland	Baltimore	Quarantine Station	45,000
Massachusetts	Boston	Marine Hospital	27,000
Massachusetts	Boston	Quarantine Station	99,000
Missouri	Independence	Post Office	58,500
Montana	Sweetgrass	Border Station	54,980
New Mexico	Ft. Stanton	Marine Hospital	243,000
New York	Buffalo	Marine Hospital	220,000
New York	New York City	Quarantine Station	108,000
Pennsylvania	Pittsburgh	Marine Hospital	157,500
South Carolina	Charleston	Quarantine Station	117,000
Vermont	Canaan	Border Station	47,390
Vermont	Highgate Springs	Border Station	52,821
Vermont	North Troy	Border Station	50,400
Vermont	Norton Mills	Border Station	47,875
Vermont	West Berkshire	Border Station	52,655
Washington	Laurier	Border Station	50,400
Total		22	\$2,273,671

Allotment of \$54,709,358 from the Public Works fund to the War Department for Army Housing construction was also announced. All the money will go to construction and reconditioning work, giving quick employment to thousands of men. Of the allotment \$53,573,397 went for new improvements and salvage work on 32 posts. An allotment of \$1,135,961 was made to complete facilities now under construction and provide accessories in connection with facilities at 31 posts.

"Home District" Plan Proposed

A PROPOSAL for a new type of control of home neighborhoods by the owners in those districts has been placed before Administration officials by Herbert U. Nelson, secretary of the National Association of Real Estate Boards.

The Home District plan would set up, substantially, a new type of home ownership. It would get away from the present almost insuperable cost of reclaiming land in a home neighborhood once it has slipped into a non-conforming use. The plan would instrument the central idea of modern home planning, the idea that the home must be designed as part of a neighborhood. Under the Home District Plan it is proposed to set aside certain areas or neighborhoods in or near our cities for single family residences only. Each home district would be subject to a central corporate control both as to its planning, development and its maintenance. This will require new state legislation. Such a state statute would provide:

1. That when a majority of the property owners, owning a majority of the area in a district consisting of contiguous properties not less than 20 acres in extent, and capable of becoming a home district, petition the state housing or local planning authority for the privilege of forming such a district, the matter shall be reviewed by such authority and if approved the district shall come into being and shall be delimited or defined.

2. That the petitioners within the district shall thereupon proceed to organize a Home District Corporation, the character of which shall be clearly defined in a statute. This corporation shall, according to specified procedure, appraise all of the property in the district, both that of petitioners and non-petitioners. Petitioners would then exchange their equities for second lien convertible bonds of the corporation.

3. That the corporation shall have the right to issue first lien non-convertible, tax-exempt bonds on all the property on which it holds title, such bonds to be offered to mortgagees in exchange for their present mortgages, and also to be sold for the purpose of securing funds for development of district and for building.

(Continued to page 56)

CLASS "A" Estimating Books

New Building Estimators' Handbook

By William Arthur

The data in this book applies to all classes of building construction. A complete set of tables covers all phases of estimating. Use of a flat rate of a dollar per hour for mechanics and sixty cents per hour for laborers enables the estimator to readily adopt these tables to any local rate.

1930. 15th edition. 1056 pages, 480 illus., 600 tables, 31-page index, 5x7 1/2 inches, flexible binding, gold edges, \$6.00



Estimating Building Costs

By Charles F. Dingman

A practical manual showing how to analyze the construction job, apply cost data adjusted to existing conditions and arrive at an accurate cost estimate. It covers costs for material, labor, haulage, overhead, equipment and all operations from excavation to roofing on all kinds of building construction.

1931. 2nd edition. 277 pages, 23 illus., 138 tables, pocket size, flexible, \$2.50

Estimating Building Costs

By Frank E. Barnes

A practical handbook planned to aid the contractor and estimator in determining the amount of labor required and to supply prices of labor and materials useful in checking estimates. Where possible the data is put into tables for quick reference. Includes appraisal of buildings.

1931. 3rd edition. 656 pages, 203 illus., 4 1/2 x 7 inches, flexible, \$5.00



Estimating Building Costs

By William Arthur

This is a digest of the author's "New Building Estimators' Handbook", designed for beginners and others who desire a less technical and shorter work. It is confined to smaller buildings and gives a fair idea of what others have accomplished in a certain number of hours and what amount of material is required for the different parts of a building.

1928. 3rd edition. 239 pages, 29 illus., 91 tables, index, 4 1/2 x 7 inches, flexible Fabrikoid, \$2.00



Today's Building Estimator

By I. P. Hicks

This book contains 12 sets of blank forms for taking off quantities so that a complete bill of materials can be made up. Other pages enable tabulating and totaling of estimated costs, actual costs and profit or loss per item at the completion of a job. There is a full material check list, data on estimating various kinds of work and a series of tables with columns to be filled in for labor and material costs. A handy book in which to compile and keep track of estimating figures.

1929. 96 pages, 5 1/2 x 8 1/2 inches, cloth, \$1.25

FREE—Book Guide

A copy of the "Building Age Book Guide", brought up-to-date with a mimeographed supplement, is free upon request. It covers all kinds of books of interest to the small contractor and builder.

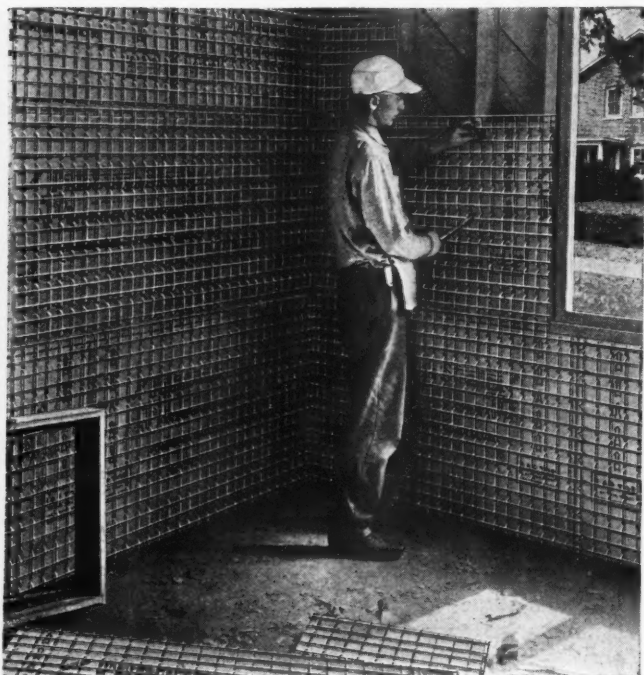
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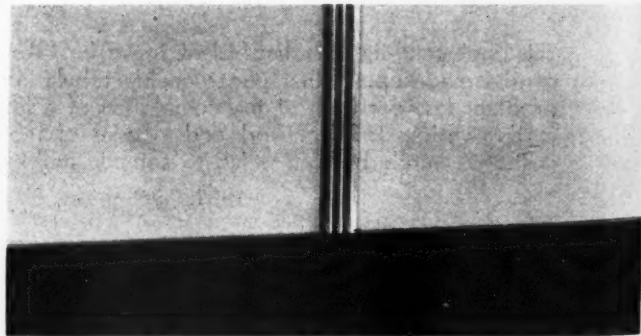
Wall Trim for Panels

A NEW TYPE of metal wall trim has been developed which is especially adaptable to the mounting of laminated wall board material. The trim is available in highly polished and satin effects, as well as in standard colors. A number of distinctive designs offer pleasing decorative possibilities.

Installation can be achieved in three easy operations. First, the copper clip base is securely attached to the furring or plaster employing either screws or screw nails for the purpose. Second, the laminated sheets are mounted in their final positions, leaving sufficient play for expansion and contraction. Third, the metal trim is installed by forcing the tongued section into the dove-tailed spring clip. Thus, it is rigidly attached to the wall providing a permanent installation. The result is a pleasing effect affording a contrast between the sheet stock and the carefully designed metal trim.



New type metal wall trim is designed for use with panel wall material and covers joints attractively and without trouble.



Building Paper Resists Dry Rot

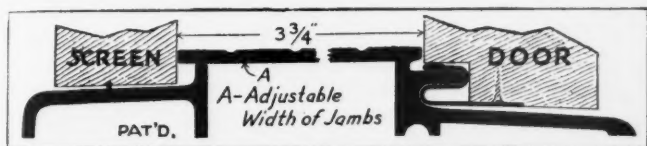
IN recent years building paper has been reinforced to resist tearing, thereby providing for unbroken protection in a wall, floor or roof. Now a manufacturer of such reinforced paper goes a step further and presents to the trade a paper that is treated to resist fungus and dry rot. This improvement is designed to protect the paper against the attacks of dry rot which are so common when moisture is trapped in during construction or later finds its way through minute openings. It is said that this treatment has been subjected to extreme tests—such as exposure for months in a pile of manure—without any indication of failure. Full details of the new rot-resisting paper and its application to buildings will be supplied on request.

New Weather Strip Saddle

A NEW patented design in weather strip saddles has recently been marketed by a New York firm, which is ideal for out-opening doors.

Usually in the selection of door saddles, little thought was given to the screen requirements. Where a house door opens outward, necessitating a screen door that swings inward, it is quite important that a saddle be placed under the screen door; otherwise, the operation of the screen door interferes with rugs or scrapes the finished floors.

The new saddle is a combination of house door and screen door saddle. Information regarding this important improvement may be had by writing the What's New Department of the American Builder.



New weather strip saddle for out-opening doors.

Siding Textured Like Wood

A NEW type of siding shingle suitable for modernizing or new work has been announced by a well known manufacturer. These shingles are made of two indestructible substances—portland cement and carefully selected asbestos fibers, combined by an exclusive "building-up" process which assures maximum strength and durability.

The asbestos-cement construction provides not only a permanent sidewall, requiring no painting or repairing, but of equal importance, a sidewall which cannot burn, and will not rot or disintegrate.

The textured surface of these shingles resembles weather-aged cypress. The charm and beauty of natural cypress are thus combined with the durability of asbestos-cement, in this sidewall material.

Shingles are furnished in three rich "wood" colors; cypress brown, silver green and silver gray. Pure mineral oxides are used to produce the colors, which are mixed right with the cement and asbestos fibers, so that they are an integral part of the shingle itself. The colors are lasting and durable.

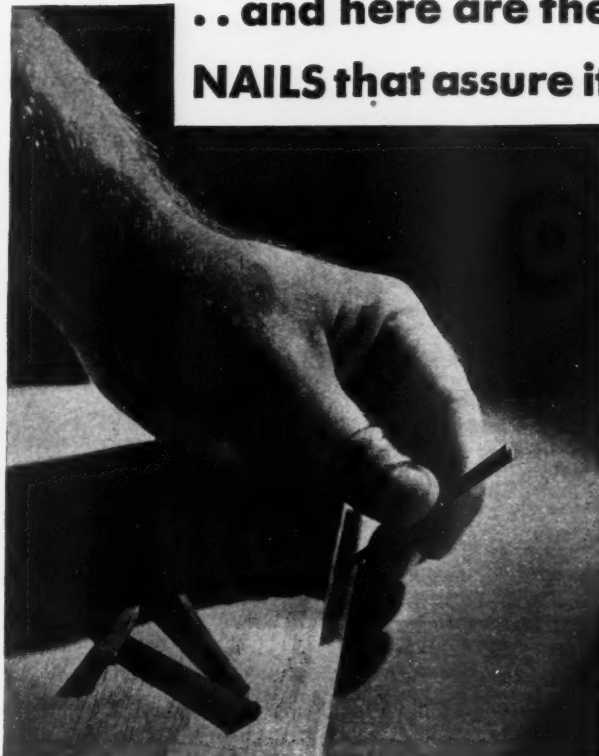
"American Method" lines with substantial savings in material and application costs are made possible. This is accomplished by cutting the top portion of the shingle which is always covered by the shingle above. Approximately 30 per cent of material is saved, without changing the appearance of the siding in any way, when applied.



Asbestos and cement siding shingles are especially suited for modernizing work. Shingles look like weathered wood.

The Owner Wants a **FLAT FLOOR**

... and here are the
NAILS that assure it



● You can put your best efforts into laying a hardwood floor, but if the floor "weaves" . . . if weather conditions pull the boards out of place . . . the owner is dissatisfied. That's one big reason for using RICO Flooring Nails . . . for Rico Nails hold floor-boards flat as long as the floor lasts.

Another reason for using Rico Nails is that they're specially hardened and tempered. Drive them into the hardest wood and they won't bend, won't split. You get the job done faster and use fewer nails to do it.

Write us for prices.

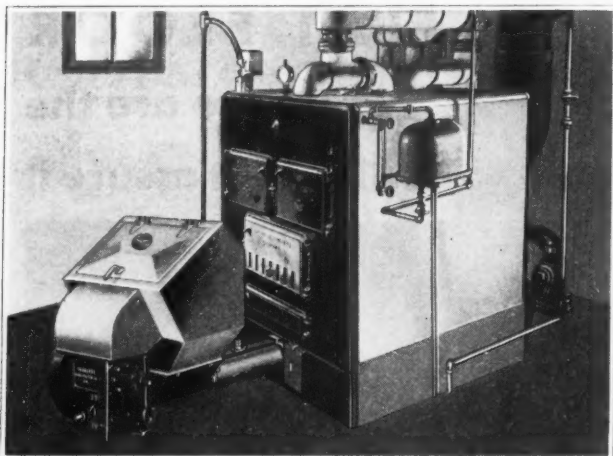
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FLOORING NAILS**

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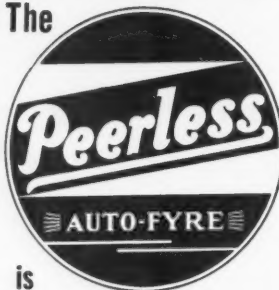


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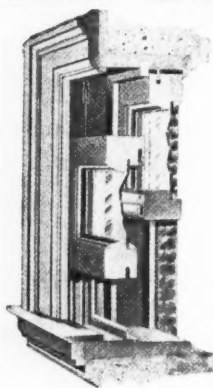
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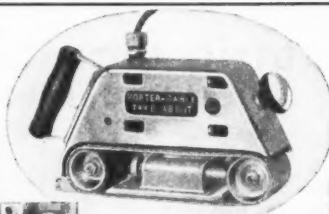
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NEW PRODUCTS

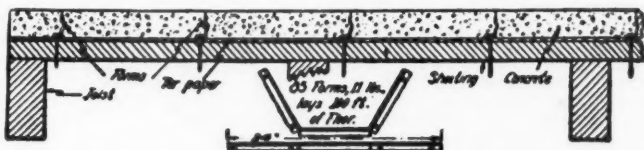
FOR FURTHER INFORMATION about any new product write the American Builder Information Exchange, 105 West Adams Street, Chicago, Ill.

Resilient, Crack-proof Terrazzo

THROUGH the use of a new type of anchor angle, resilient, crack-proof terrazzo floors may now be laid in all types of both new and old homes, stores, offices, hospitals and commercial buildings—over wood, concrete and steel.

The first floor of this design, laid in 1923, proved to be resilient, as well as crack-proof, and was so satisfactory that similar floors have been laid in stores, offices, residences and other buildings, so as to test thoroughly their immunity to cracking, resilience, wearing qualities and general acceptability before offering them to the building industry. Many of these floors, down from two to ten years and all without cracks, have given satisfaction.

Of unusual interest is the use of terrazzo over old wood floors. Specifications for this type are: Wooden joists; boards nailed on joists; tarred felt laid overlapped on boards; new anchor angles, nailed to boards to form square, hexagonal or other molds of depth of floor's thickness; 3-1 mix sand and cement poured and leveled within $\frac{1}{2}$ to $\frac{3}{8}$ inch of top of molds; top with standard terrazzo and finish as usual. Finished floor consists of separate sections, molded on and anchored to supporting base and so articulated with adjacent sections by means of anchor angles that it may spring or flex with wooden support without cracking. Wooden floors derive flexibility from the supporting joists.



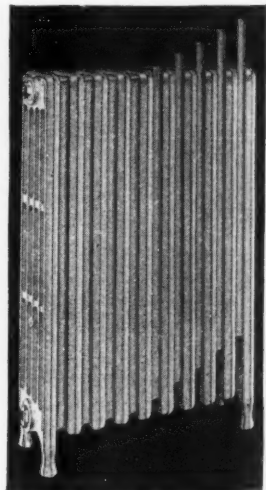
New angle irons make it possible to lay terrazzo floor over wood, as detailed here. Will not crack.

Invisible Radiator Shield

ONE of the progressive advances in modern heating is the introduction of a new invisible shield integral with the radiator. The radiation is of the accepted tubular cast iron type—all heights, widths and assembly lengths. The sturdy pressed steel shield is easily applied to this radiation by simply slipping it between two specially gauged beads on the rear tubes, until a tight joint is formed at the top hub. The shield in no manner detracts from the appearance of the radiator.

The outstanding advantages of these shields are: low cost of installation, fuel economy, and elimination of dirt and dust on walls and hangings. The fact that the shield directs the heated air out into the lower portion, or living zone of the room, reduces ceiling temperatures and improves comfort conditions. This has proved, by exhaustive tests, to effect an average economy of 5 per cent in steam consumption and, therefore, fuel bills. The practice of keeping the heated air away from the walls prevents the streaked, dirty conditions on walls and drapes, so common to the usual radiator installation, and consequently reduces the necessary expense of cleaning bills.

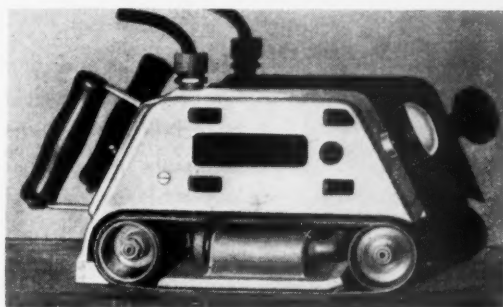
An invisible radiator shield is made by slipping in between two gauged beads on rear tubes.



Balanced Portable Sander

A NEW model which is radically different in design has recently been put on the market.

The outstanding advantage of this new 3-inch machine is its *balance*, not only from right to left but from front to rear. This is accomplished by placing the motor in a horizontal position where it operates under highly efficient conditions. Other features include: 1. Ease of operation. No effort required to operate. 2. Assurance of a smooth, flat finish, regardless of whether or not the operator has ever used this type of sander before. 3. Faster sanding. 4. Greater power than its predecessor. 5. Light weight—only 15 lbs. 6. Low operating cost, as motor is engineered to meet its requirements. 7. Uses standard 3x24" belt—inexpensive size. 8. Improved cooling facilities due to greater air passages around the field, and turbine type fan. 9. Rubber covered rear pulley provides increased traction. 10. Hardened worm with teeth form ground to prevent wear on gear. Worm gear is nickel bronze. 11. No adjusting nuts or adjusting screws. 12. Eight precision ball bearings, closed type, properly sealed against oil leakage. 13. Drop forged Duralumin idler pulley arm which resists bending, thereby insuring ease of belt tracking. Has strength of steel and lightness of aluminum.



Portable sander is light, well balanced.

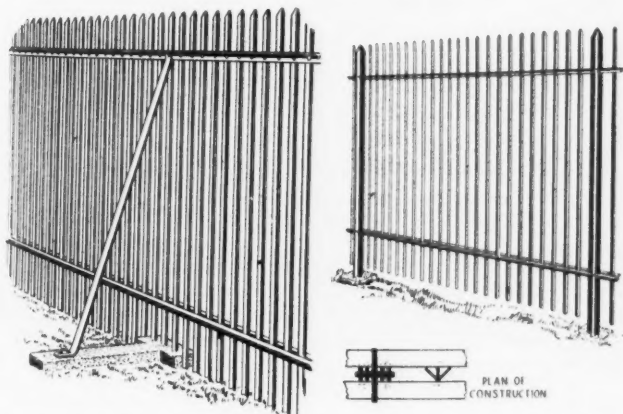
Steel Picket Fences

A TYPE of improved steel picket fences is on the market that answers a wide need of builders and contracting men for many uses. Details of construction include:

Pickets—1" x 1" x 1/8" angle, pointed at top end, punched with holes—9" from top and 12" from bottom for bolting to rails. For type "A" the three pickets at the brace are furnished 8" longer for setting into the concrete footing.

Top and Bottom Rails—1 1/4" x 1 1/4" x 1/8" angle, punched with holes 4" on centers, making space between pickets 2 5/8". These rails are furnished in multiple lengths of 10 feet for type "A" fence and in lengths of 8 feet for type "B" fence or as requirements may be. To obtain absolute rigidity TWO Top and TWO Bottom Rails are furnished. Pickets to be bolted between the rails as shown in the illustration.

Angles are arranged to provide greatest possible strength and most attractive appearance. Pickets are pointed, making the use of unsightly barbed wire unnecessary. The opening between pickets is smaller than that of ordinary iron fence—only 2 5/8". This means added protection and easy repairs.



Two types of steel picket fences of strength and good looks. Type A is at left; type B is at right.

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Whether building or remodeling—U. S. Mineral Wool adds extra comfort to a home at a positive saving in up-keep.

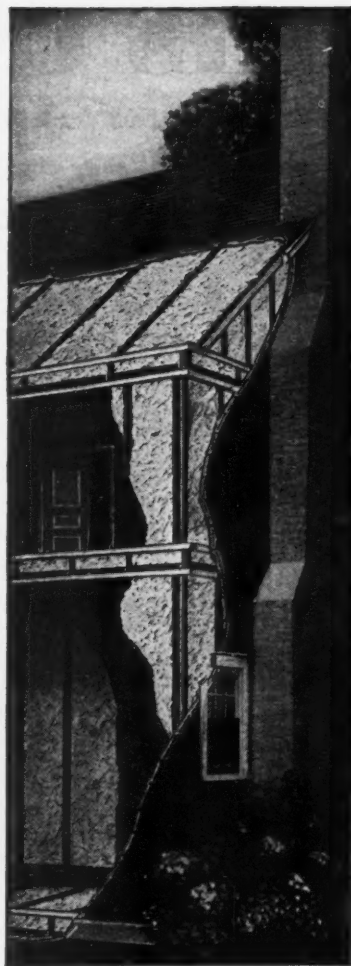
The nominal cost of installation is made up in a short period of time by savings in fuel expense. Your house is proofed against heat, cold, fire, sound and vermin in a more thorough and effective manner than can be supplied by any other insulating material and at a very economical initial cost.

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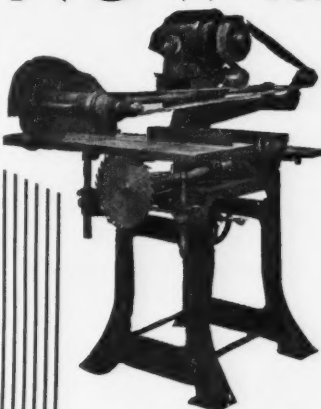
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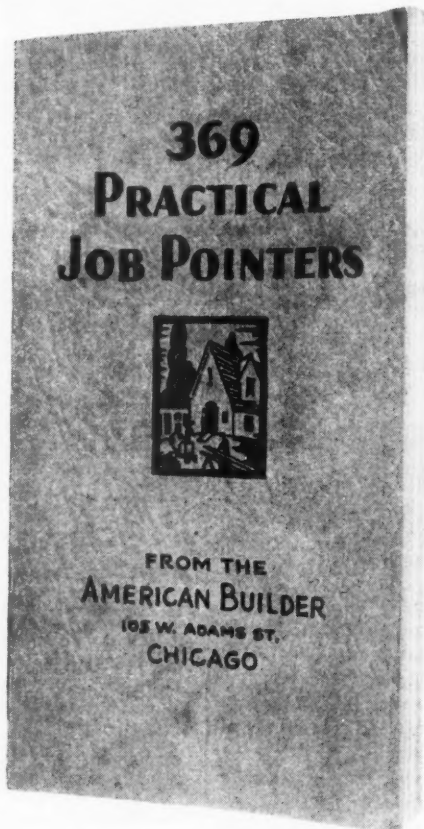
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A PRACTICAL JOB POINTERS MANUAL TO HELP YOU CUT COSTS ON THE JOB

369 Job Pointers

A collection of some of the best of the kinks, tricks, and ideas published during the past few years in the JOB POINTERS DEPARTMENT of the AMERICAN BUILDER. Practical men, scores of them, from every section of the country have made this book possible. Architects, contractors, dealers, carpenters, superintendents, shop foremen, cabinet makers, and other construction minded men have all made useful contributions.

There are 76 pages devoted to ingenious methods on "HOW TO DO IT"; 66 pages of "CLEVER TOOLS AND DEVICES" which can be made by any craftsman; 54 pages of "DETAILS OF CONSTRUCTION AND RECOMMENDED IDEAS." All carefully indexed to assist the user in locating the answer to some problem or construction kink that is bothering him. No laborious study required to solve any of these POINTERS. They are all based on actual experience in the building field.



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Clever tricks and ideas for handling lumber, brick, steel, stone and other materials are demonstrated. Waste materials and discarded products and tools are brought to life and made to do effective work. Obstinate doors, windows, floors, gutter pipes, stairs, walls, ceilings, roofs, and roofing—even broken nail kegs—and a host of other such subjects—are handled in some very novel manner. Each and every idea, kink, trick or tool is clearly illustrated and completely described by the individual contributor. And you may have the book for JUST 50c MORE THAN THE REGULAR ONE, TWO, OR THREE YEAR SUBSCRIPTION PRICE.

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LETTERS From Our Readers

Regarding Bids and Bid Peddling

Portland, Ore.

To the Editor:

I have just read the article in your April issue in regard to the "Huddleston Plan" for elimination of bid peddling. It seems to me that plan would simply be passing the bid peddling on to the owner, or perhaps on to the owner and contractor combined, in place of on the contractor by himself. I don't believe owners are as a class any more honorable than contractors, especially when it affects their pocket book. That being true, sending the sub-contractors' bids on to the owner for juggling, if he is so inclined, would not in the least eliminate the trouble.

From an experience of thirty years, I believe that contractors, sub-contractors and owners generally are a square shooting bunch, and the bid peddling by the others comes home to roost right where it belongs and results in a loss of business for the perpetrators. The place to start eliminating the trouble with sub-bids is in the architect's office. If they would carefully list each item under the trade heading in their specifications so that all the sub-contractors would be bidding on exactly the same items and would include every item that belonged to that trade, the first big step would be taken. As it is now, every contractor has to be a magician to study out the various combinations of sub-bids and give everyone an even break. From my experience, there is not one job in fifty that all the sub's bid on the same basis, so the only thing the general contractor can do is to call in the sub's and try to give them all the same basis to bid on.

The second step is for the sub-contractor to quit quoting to the general contractors that he believes are dishonest.

The third step and the most important of all, perhaps, is for the sub-contractor to quote his lowest figure in the first place and then stay with it. When it gets noised around that so-and-so got his hardware for 10 per cent less than the original bids, it doesn't sound very good to the man that is trying to shoot square.

B. T. ALLYN, Building Contractor

If You Can't Find a Ready-Built to Suit

Hamilton, Ont., Can.

To the Editor:

I read with great interest the letter of Clayton Woodman in your April issue and find the same old complaint, the builder. Now, Mr. Woodman, you cannot find the ready-built home you want, then go to a square shooting builder and fully explain just what you want and what you want to pay. You may get the surprise of your life, for so many people think the builder can put in two dollars of work for one dollar. Generally the builder has, say, \$5,000 and he puts in the whole of that money to the best advantage. He completes the house and is proud of his job, knowing he has done his best for the price he is asking, (and where there is one builder, there may be a thousand home seekers, and each one with different ideas).

Find the builder who is as proud of the unseen as he is of the finished face and you have your man. Pay him his price and you will not regret it, for such men give you of their best.

JOSEPH BONNER

American Builder in the School Room

Yonkers, N. Y.

To the Editor:

It may interest you to know that I have used your magazine in my school shop for years. The boys build houses to scale, using the drawings and details in your magazine. The size of these houses depends on the size of the class. I have personally subscribed to the BUILDER for years but finally succeeded in getting it into the school. We all look forward to every new issue. The old ones are kept for reference as they are always useful.

H. ALBERT CARLBURG,
Instructor in Carpentry and Millwork



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is the "MAKING" of Homes like This

Edwards Metal Spanish Tile on a roof like this adds sale value as well as protection to what is *under* the roof. It lifts the house out of the commonplace and makes it a show place. It is very economical in first cost and practically free from up-keep expense, yet highly profitable to the contractor.

Get our price on your next job

Send roof measurements or blue prints. We will quote you a low, delivered price that will save money for your client and make money for yourself.

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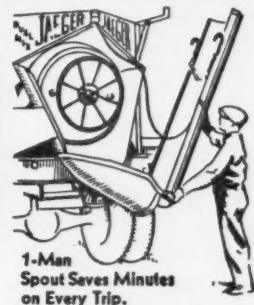
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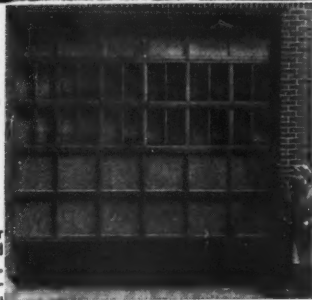
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AT LAST a fire-proof, burglar proof door that will not warp or sag. Equipped with exclusive self-sealing weatherstrip. Backed by a reputation of nearly a century, for manufacturing fine doors. As you know—FLOAT-OVER Doors are also made in rugged 2 3/4" thickness at same price as 1 3/4" doors.

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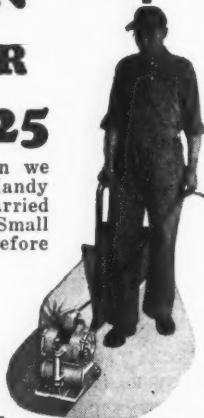
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Wants Den Like Ship's Cabin

Wayne, Nebr.

To the Editor:

I am interested in making a private den in the basement of my home. For this purpose I want to utilize a space about ten by thirty feet. I want the interior of this den to have the appearance of an old sailing ship's cabin.

I would appreciate blueprints, pictures and other helpful hints as to how to construct this den.

ALPHONSE MARTESCHANG

Builders Make Best Salesmen

(Continued from page 26)

attracted especially great attention. As shown in the pictures on pages 24 and 25, the exterior of this house was transformed in an especially pleasing way. An important feature was the fashion in which the unsightly block foundation which raises the house several feet off the ground was covered up by an earth terrace, which was attractively landscaped and finished as a rock garden.

The exterior of the house was covered with a brick-like material mounted on an insulation base. New asbestos cement shingles were laid on the roof and a new asbestos cement wall material used between the half-timbers of the exterior. An especially interesting new product used on the first floor and in the basement playroom was a resilient, crack-proof terrazzo floor which was laid directly over the old wood floor at low cost. A new type of flexible anchor angles nailed to the floor makes this possible.

The architect on the River Forest house was F. Clare Hinkley; contractor was the Schick Construction Co.

News of the Month

(Continued from page 48)

4. That since the purpose of the district is to create a homogeneous neighborhood of homes, all non-conforming uses within the entire district, both that of petitioners and non-petitioners, shall cease within a period of ten years. This is the crux of the proposal. It involves an extension of police power. It is the only practicable manner by which non-conforming uses can be wiped out. Condemnation alone is too costly.

5. The corporation shall proceed to make a plan for the development of the entire Home District, indicating necessary public spaces, replanning of streets, grouping of homes, etc., such plan to be approved by the state housing authority or local planning authority, or both.

6. The corporation shall then negotiate with non-petitioners and with the owners of property devoted to non-conforming uses, seeking to exchange second lien bonds for such properties. Failing in this the corporation shall have the right to acquire, from time to time, by power of eminent domain, such properties as it requires in the development of its plans.

7. Such corporation shall continue to own and operate all the property in the district when eventually acquired for a period of at least 25 years and as long thereafter as the majority of its stockholders desire. The homes in the district would be leased for long periods, the rental being made up of taxes, interest charges and the cost of such maintenance service as would be conducted by the corporation.

8. The home district corporation shall have the right to conduct such community services as the stockholders desire and as would be in conformity with local city charters, typical services being collection of garbage, maintenance of streets, sidewalks, lawns, playgrounds, parks, etc.

9. That the corporation in issuing convertible second lien bonds to equity owners in return for their equities shall give them also a certain amount of common stock, such bonds to be convertible at the option of these bondholders for added common stock, the ultimate purpose being that upon the retirement of all first liens the common stockholders in the home district would completely own their homes. Owners of unencumbered property would receive possibly one-half its value in first lien bonds in addition.

The Federal Government could purchase the first lien bonds of a Home District directly, thus giving this plan the stimulus and help needed.

Selling Modernizing

(Continued from page 22)

QUESTION: You mean I'm supposed to become wildly enthusiastic when talking to owners?

ANSWER: Not at all! But you believe that the building business is a real man's work, don't you? Of course! And you know perfectly how important it is to keep buildings in proper repair; also, you appreciate the importance of a nice home, as convenient and attractive as it can be made . . . Well, that's all you do—just tell your prospects, in your own way, why you believe in these things! Don't worry about the "technique" of salesmanship—that's enough to scare the hardest builder away from soliciting work. All that's necessary is a natural, every day discussion with the prospects; some of them won't be moved at all; but many of them will listen to you—and of those who listen, a certain number will sign up.

QUESTION: How much profit should I make on modernization and repair work?

ANSWER: If you mean what percentage on each contract, you know better than we do, what percentage you must have to cover. If you mean how much money you should make in a year, that depends entirely and absolutely on YOU, how much effort you put into your solicitation, how much ingenuity you show! "The sky's the limit"—and TODAY is always the best day to start!

Home Financing

(Continued from page 29)

ing. How can the building industry revive as long as men refuse to take advantage of such great opportunities as are now existent in the home financing field today?

For the interest of building men in other communities I might say that the Home Owner's Loan Act provides that savings and loan associations may be set up in communities under 100,000 population with a subscription of only \$50,000 made by 40 stock holders and only 10 per cent necessary to be paid in at the time the charter is granted.


In cities of under 10,000 population a savings and loan association can be established with only \$25,000 and 30 subscribers. Only \$2,500 cash required—and there are hundreds of small communities today where such a savings and loan association, starting out with liquid assets, Federal backing, no "hangovers" from the mistakes of the past, could do a tremendous business in small home financing. And what I am particularly interested in is that such a financing institution could be developed and backed by local building interests in a way that will benefit their business, as well as the tradesmen who are out of work and the home owners who need low cost comfortable individual homes that have for years been the mainstay of this country.

The prosperity of the nation is dependent on getting the rank and file of the wage earners of the country back into the ranks of home builders and home owners. The man who has a steady job and is willing to make sacrifices to own a home is the best credit risk in the world. Such a man, even though his income is small, can safely and economically afford a house that can be built for him for anywhere from \$1500 to \$5000 and he can safely be financed on a long term basis. The mistakes of the past were due to the family making \$50 a week buying a \$12,000 or \$15,000 house. I know that comfortable, modern convenient and highly satisfactory small homes can be built today in the \$2,000 class; and such a house, as I have said before, can be handled by a wage earner with a small down payment and a rental loan of \$18 or \$20 a month.

All this talk about "mass housing" would die out and we would have less hot air and more real construction going on if building men themselves would find out the possibilities extended by the new Federal savings and loan associations and would take steps to see that such loaning institutions are formed in their communities at once. The sooner they are started the sooner will home building get under way, for it is financing that is holding things back today.

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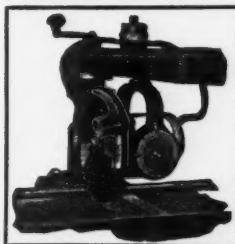
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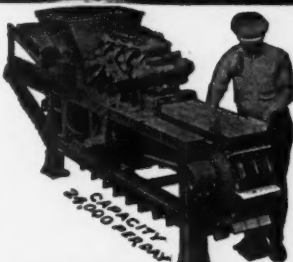
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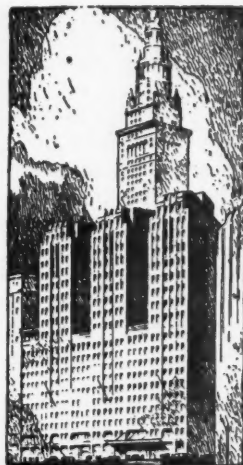
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AT THE BUILDING ARTS EXHIBIT

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NOTICE TO ADVERTISERS

Forms for the November Number of the American Builder and Building Age will close promptly on October 15. New copy, changes, orders for omissions of advertisements must reach our business office, 105 W. Adams St., Chicago, not later than the above date. If new copy is not received by the 15th of the month preceding date of publication the publishers reserve the right to repeat last advertisement on all unexpired contracts.

AMERICAN BUILDER AND BUILDING AGE.

L. R. PUTMAN, Editor

DEALER MARKETING SECTION

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H. C. BERCKES

¶ *American Builder nominates for the dealer Hall of Fame, H. C. Berckes, of New Orleans, because—*

¶ *He is secretary-manager of the Southern Pine Association, his tenure of this position dating back to 1923;*

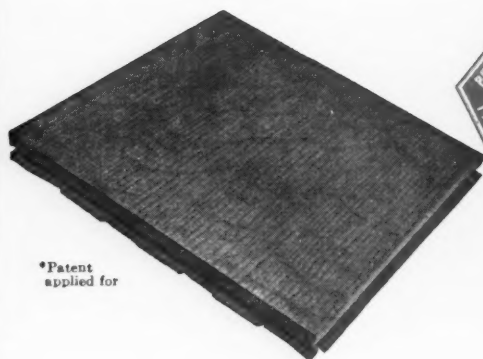
¶ *He piloted his Association's efforts in its aggressive campaign for intensive cooperation between Southern Pine manufacturers and retail dealers in 1931;*

¶ *It was under his administration that grade-marking of lumber was put into effect in the Southern Pine Association and he directed the Association's campaign, carried on for several years past, for grade-marked lumber as a means of maintaining the integrity and quality of lumber as a building material and for protection of consumers;*

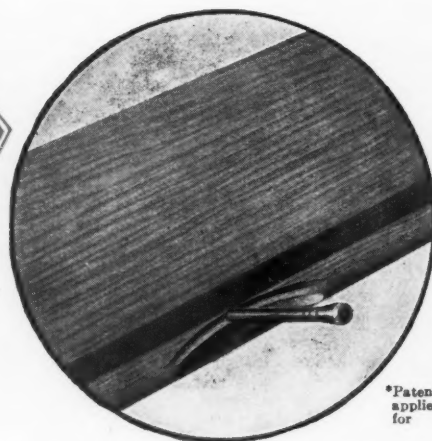
¶ *He has taken an active part in the preparation and negotiation of the NRA lumber code, and the Association he manages was in the field with efficient organization, methods and facilities for administering the code even before it became operative.*



Bradley Offers Dealers Two New Profit Opportunities



*Patent
applied for



*Patent
applied for

1. Oak and Beech Block Flooring

Bradley Block Flooring offers special merits of design, construction and treatment not found in any other block floor. This new and perfected product is the result of several years of continuous experimental research, testing and improvement. Uniformity of color and grain matching enhance beauty. The under surface is scientifically designed for permanence. Sound construction insures stability.

2. Oak and Beech Nail-Seated Flooring

For the first time in history, Bradley Nail-Seated Flooring makes it possible for the floor layer to drive the nail all the way with a hammer—entirely eliminating the inefficient and time-killing method of setting the nail with the punch.

Moreover, there is an actual saving of 25% in laying time—so that the new Bradley Nail-Seated Oak and Beech flooring undoubtedly now offers the most economical finished floor available.

In Mixed Cars With Other Bradley Products

Bradley Block, Oak and Beech floors and Bradley Nail-Seated Oak and Beech flooring are now available in Bradley mixed cars along with the wide range of products offered by this company—

Block Oak Floors*
Block Beech Floors*
Standard Oak Floors,
Standard Beech Floors,
Oak Treads and Risers,
Oak Trim and Mouldings.

Yellow Pine Trim and Mouldings,
Oak, Gum and Pine UNITRIM for doors and
windows in packaged sets

Oak, Gum, and Pine Glued Up Panels

filling out the car with Common Yellow Pine boards of dimension.

New Nail-Seated Oak and Beech Flooring,*
warranting permanent stabilization in finished
floors at lower costs!

Oak Door Sills and Thresholds
Cedar Closet Lining

Write for special circular describing and illustrating Bradley Oak and Beech Block flooring and Bradley Oak and Beech Nail-Seated flooring. The profit opportunities in these two new Bradley products will interest you.

Bradley Lumber Co. of Arkansas

Offices, Mills, Factories and Warehouses:

Warren, Arkansas

As "PUT" Sees It

Maybe I'm All Wet

AS I go about the country, I find that prices on many building materials have gone up quite considerably. In one city where number two common boards and dimension were selling for \$24.00 per thousand before the Code went into effect, the price is now \$44.00.

No doubt the \$24.00 price was too cheap, as the dealers were paying from \$17.50 to \$19.00 per thousand delivered on board the car. But did the effect of the Code raise the price more than 80 per cent? That's what the carpenters, contractors and builders are wondering. An 80 per cent advance in price builds up quite a sales resistance. Can we overcome it and get building started? Is that advance necessary all at once? How much did the mills advance and how much more did the dealers add?

These things are going to require some careful thought. All of these prices, both wholesale and retail, are going to be carefully examined by government representatives. As the matter stands at present, dealers are not speculating on further advances by the manufacturers and are placing very little business. If the builders and owners wouldn't pay \$24.00 per thousand for lumber, it doesn't seem reasonable to expect \$44.00 per thousand to appear more attractive.

Take the steel business. President Roosevelt decided to start the railroads buying rails. He called in the steel men and suggested a lower price than they were making before the Code went into effect. Then he told the railroads he would let them have long time money at a low rate of interest to buy thousands of tons at the lower price. The deal is going through and that means work for thousands of men.

Maybe I'm all wet. Maybe the people don't care what price they pay for lumber and building materials. Maybe if we get prices high enough, we can begin to advertise cut prices like the steel people did and start folks to buying. But what I want to know is, what are we going to do for business in the meantime?

Word got out from Washington that no railroad president could draw down more than \$60,000 per year and borrow money from the government. Wages for railroad presidents are now \$60,000 or less. Maybe this will give some of the higher ups in the building business something to think about. Or, as I said before, maybe I'm all wet.

The Barber with Sex Appeal

EARLY one morning some weeks ago, I was walking down the street in a Southwestern city. I passed a barber shop in front of which stood two barbers. It was too early for customers and these two fellows were talking things over.

Just as I passed by the door, one of them said, "You know, Henry, he's always got a shop full of customers." "Yes," said the other, "but let me tell you something, Bill; that guy's got sex appeal."

As I walked along, I rolled the suggestion around in my mind for some time before I got the full force of the remark. "What good is sex appeal to a barber?" I asked myself. And then it dawned on me that in these

days of ours, women are the best customers a barber has. It just goes to prove that as times change, it takes a different appeal to get business.

That's the conclusion the Johns-Manville Company has reached. I listened in on their radio program the other night and noticed that most of their promotion for their building materials was addressed to the women. After all, it's the women who are most interested in homes and home improvements.

Maybe we need more sex appeal in the building business just as they do in a modern barber shop. The automobile people are coming back by leaps and bounds. Come to think about it, they address most of their advertising to the women.

Let's dig into the psychology of the building business and dig up some appeal for home ownership that will make a greater impression on the women.

Shorter Time Home Payments

I WAS in a saw mill in the South the other day and the sales manager showed me a report from his Illinois salesman. He said the lumber dealers were doing nothing in Peoria, Bloomington or Decatur. This salesman lives in Decatur and he went on to tell about the automobile business in his town.

He said one of his good friends is in the automobile business in Decatur. During a recent visit with his friend, who sells Chevrolet cars, he was shown a record of sales this dealer had made during the previous three months. His sales consisted of 172 new cars and 339 used cars, making a total of 511 cars sold during the three months.

The sales manager figured roughly that the total value of the cars sold was about \$150,000, and that represented the sale of only one make of car and in only one town. And the salesman said there was no building going on in any of the towns. It checks up pretty well with automobile sales all over the country.

It proves three things to me—that when people really want anything, they will buy it; that the people of this country really want automobiles, and that when people really want anything badly enough to buy it, they can arrange for the money to pay for it.

From what I can learn, there are just as many people in the country as there ever were, just as much money in the banks as there ever was, and more building materials needed by home owners than ever in history.

I think we will all have to admit that from manufacturers down to local dealers and builders, we are not doing the aggressive selling in the building industry that is being done in the automobile industry. The auto people require one-third down and the balance within a year or a year and a half. They get a high rate of interest on deferred payments. Maybe we are trying to make it too easy to buy a home. If a working man can pay for a car in a year, why can't he pay for a home in three years? The per month payments would be about the same.

The politicians have humored the farmers until they are the greatest calamity howlers on earth. Maybe we've humored the home buyers too much.

THIS DEALER GETS

IN THAT territory served by the Northeastern Retail Lumber Dealers Association, comprising New York and the New England States, the name of Roscoe C. Briggs is both well known and respected. The five Briggs Lumber Company yards, located at Afton, Cobleskill, Norwich, Oneonta, and Sharon Springs, New York State, are all noted for their neatness, fine service and progressive management. It is significant that no change in yard managers has taken place in any of the Briggs Lumber Company yards in the last twenty years.

With this reputation as a background, you can understand we were particularly interested when we heard the Briggs Lumber Company had originated and successfully used a plan for developing the farm markets for their various yards.

"I doubt whether we have done anything startling," said Duncan Briggs, son of Roscoe C. Briggs, "but we were fortunate enough to hit on a policy which has appealed very strongly to farmers. The plan is simple, comparatively inexpensive and, best of all, it works."

Service Is the Keynote

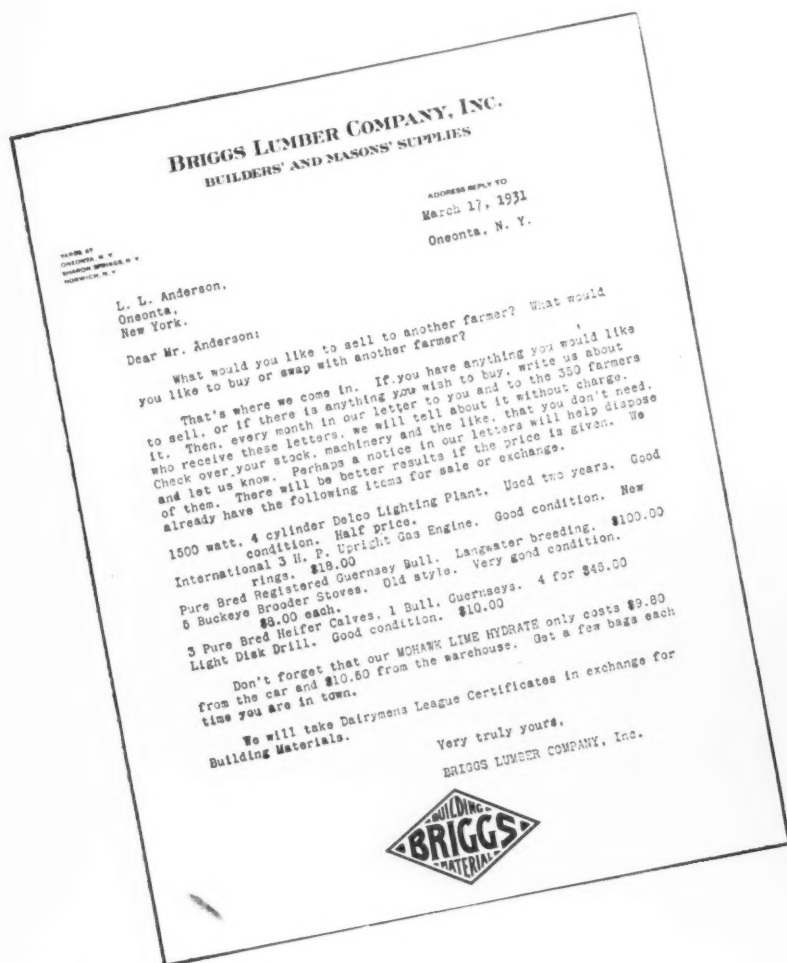
For some time the Briggs Lumber Company yards had maintained carefully selected lists of farmers, mailing the usual sales letter to these names about once each month. In March, 1931 the idea of a Free Sales Service was announced, the Briggs Lumber Company offering to list in their monthly sales letter any items which farmers might want to buy, sell, or swap. The letter announcing this new service listed half a dozen items to give the idea a good start.

Farmers responded with so many items that within three months it became necessary to use the space on the back of the sales letters for listings!

Because of their interest in the Free Sales Service the farmers naturally read the regular sales letters and, by featuring a different item each month, the Briggs Lumber Company has been able to build up considerable sales volume in lime, insulation, metal roofing, cement, wood shingles, oak flooring, millwork, and specialties.

Occasionally, to stimulate greater interest one letter is devoted to personal mention of the activities of farmers known to be leaders in their neighborhoods. A careful record has been kept, which shows that inquiries have been received for 90% of the items listed for sale or exchange; in many cases farmers send in listings and express a desire to use any money thus realized for the purchase of supplies from Briggs Lumber Company yards.

"As for quick action," remarked Duncan Briggs, "in one letter we advertised that we had customers for fireplace wood. Within three hours after that mail delivery four farmers called to fill the orders."



THIS Letter announcing the Free Sales Service started things.



THE Oneonta Yard of the Briggs Lumber Company is a busy place.

the FARMER'S BUSINESS

By E. L. GILBERT

Supplementary Sales Work Helps

"Of course, we try to think just like our farmer friends think," said Duncan Briggs. "For instance, farmers in this section put new roofs on their barns during two seasons of the year—right after spring plowing, before cultivation starts; or later in the summer before the hay is put in the mow. They don't want to shingle a barn roof after the hay has been put up; so we feature barn roofings during these periods when it is easiest to sell. Likewise we featured cement when the State Milk Board was pestering dairy men about concrete floors in cow barns. There is always some item which can be featured seasonally and we try to do this.

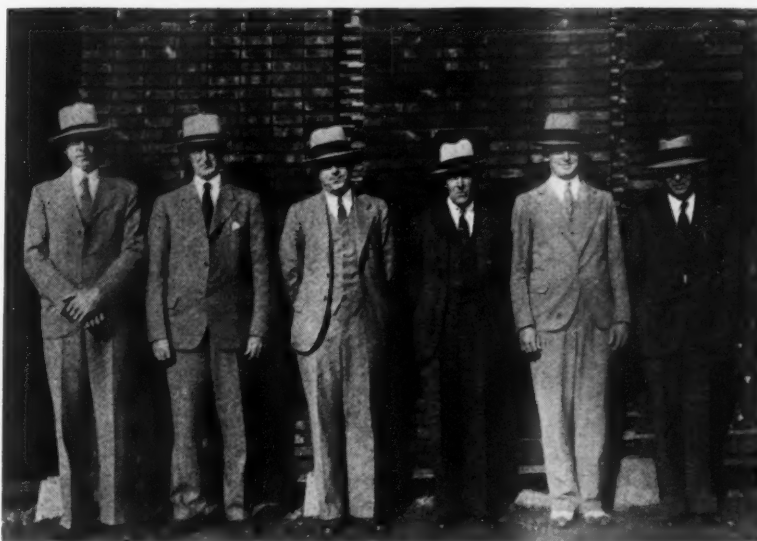
"Another thing we have found profitable is visiting farmers during the winter months when they have time to talk. We never use a professional salesman who can make 15 or 20 calls a day; our method is to start one of our truck drivers out on a rural route and have him visit two or three farmers a day. These 'amateur salesmen' are instructed to make friends with the farmers they visit and no quota of sales is required of them—but it is surprising how many orders come in as a result of this work."

In other words, the Briggs Lumber Company has studied its farm markets, made plans that fit the local facts, and thereby profited through the development of a substantial farm trade.

Watch Your Mailing List

"The most important thing to watch in promotion of this kind," said Duncan Briggs, "is the mailing list. It is useless for anyone to get all excited over an inquiry from some farmer whose credit is just no good; it is much easier to make sure you have nothing but good names on your list in the beginning. We find it pays to check our lists in every conceivable way; credit agencies, banks, friendly feed dealers and other local sources are very willing to co-operate. With lists carefully checked in this way at the beginning, we are able to go ahead with considerable confidence that any inquiries received will be good ones. But if we tried to work a plan of this kind with a carelessly prepared list, it is our opinion that we would simply pile up grief for ourselves. Although it costs a little money to make so careful a list, this is well worth the time and expense."

An original list for all five yards was compiled by Duncan Briggs; to obtain good names he spent nearly seven months visiting farmers!



EXECUTIVE STAFF of the Briggs Lumber Company. From left to right the men in the picture are: John Tobey, Afton yard; Roscoe C. Briggs, Oneonta; Joseph Buckley, Cobleskill; George Snyder, Sharon Springs; Duncan Briggs, Oneonta; Ward Moxley, Norwich.

Farmers Farm
Purified Guernsey.
R.D. 1 Oneonta, N.Y.
May 7

Briggs Lumber Co.
Oneonta, N.Y.
Supt.

About March 10th I listed in your Farmers Exchange Sales Service a registered Guernsey yearling bull. This is to advise you that I made a very satisfactory sale April 15th.

Please accept my thanks for your trouble.

I consider your Sales Service a fine asset to the Farmers of your constituency and hope it may have continued growth and success.

Sincerely yours,
A. F. Brown.

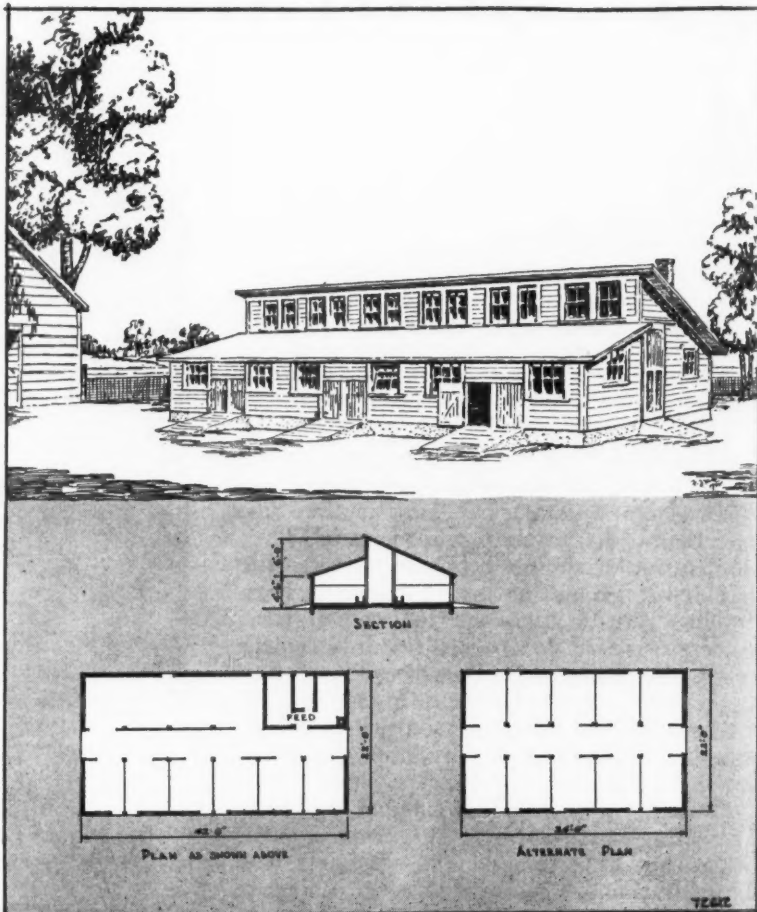
UNSOLICITED letter received by the Briggs Lumber Company from a farmer who tried the Briggs Free Sales Service.

Plans for Your Farm Trade

LUMBER dealers can now secure reliable farm building plans through the several agricultural colleges that have joined forces to issue the "Midwest Farm Building Plan Service." These include University of Arkansas, Fayetteville; University of Illinois, Urbana; Purdue University, Lafayette, Indiana; Iowa State College, Ames; Kansas State College, Manhattan; University of Kentucky, Lexington; Michigan State College, East Lansing; University of Minnesota, St. Paul; University of Missouri, Columbia; University of Nebraska, Lincoln; North Dakota Agr. College, Fargo; Ohio State University, Columbus; Oklahoma A. & M. College, Stillwater; South Dakota State College, Brookings; and University of Wisconsin, Madison.

Through the courtesy of Henry Geise, head of the extension department of Iowa State College, Ames, Iowa, and chairman of the committee which co-ordinated the farm building plans from the various states, we are privileged to illustrate a selection.

Each of the participating colleges and universities has distribution in its own territory of the portfolio illustrating the entire collection at the standard price of \$2, to cover the cost of publishing. Each college, when it sends out a copy, inserts also a price list of the plans for buildings listed in the book; these plans vary in price depending on the number of sheets.



HALF MONITOR HOG HOUSE

Size 22'x42'

Above

The half-monitor type of roof with its facilities for good lighting and ventilation is utilized to advantage in the construction of this community hog house.

Two floor arrangements, each with a central feed alley, are shown with the plans for this house. The plan illustrated above utilizes the space under the lower roof for farrowing pens, and on the other side of the feed alley for a large fattening pen and a feed room. The large pen, however, may be converted into extra farrowing pens when desired by adding the necessary partitions.

Frame walls with horizontal drop siding should be used on this type of house. For durability and sanitation, concrete should be used in the construction of both the foundation and the floors.

Midwest Plan No. 72612

STRAW LOFT POULTRY HOUSE

Size 16'x30'

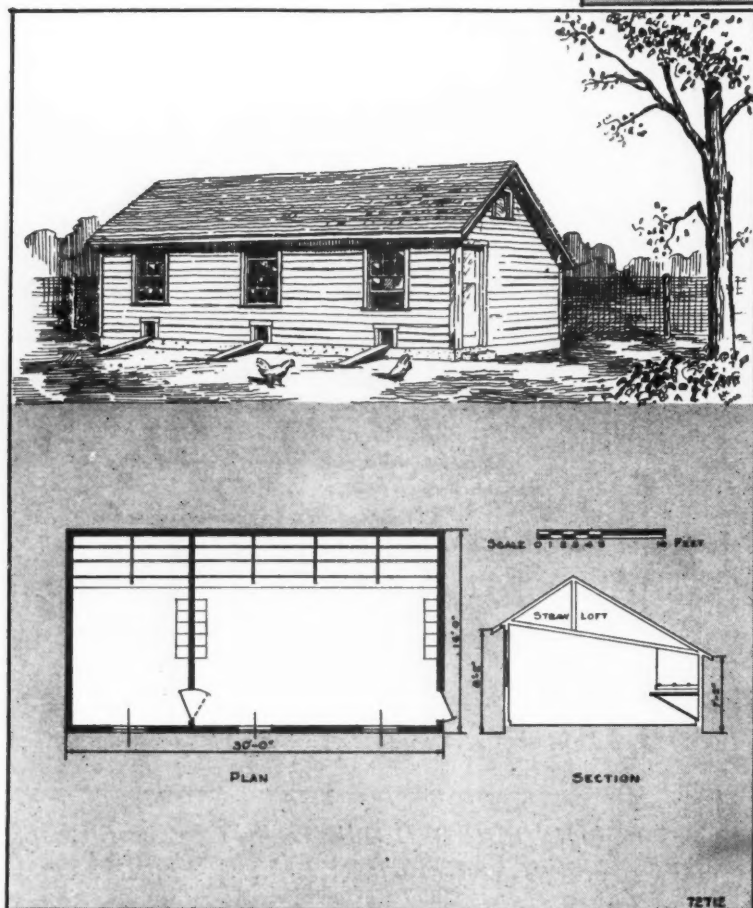
To left

This combination gable roof house has been designed for use where a warm winter shelter must be provided for laying hens.

The double walls filled with insulating material, the straw loft and the moderate amount of window glass all feature in its warm construction.

The concrete floor should be laid over a six inch bed of tamped cinders. All walls should rest on concrete foundations.

Midwest Plan No. 72712



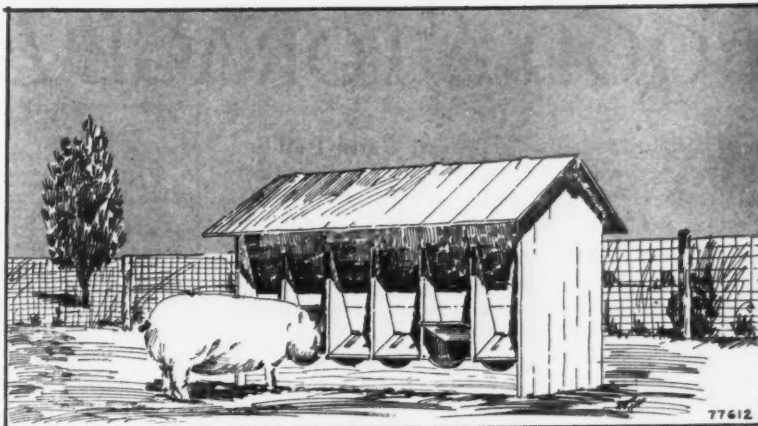
HOG SELF FEEDER

This medium sized hog self feeder is suitable for the hog raiser having a medium sized herd, or the raiser having a large herd but who prefers to use several small feeders located at different places in the field or hog lot.

The feeder is 6 feet long, 3 feet 11 inches high, and 2 feet wide; having a capacity of 17 bushels. It is open on both sides, giving space for 12 hogs to feed at one time. The trough openings between the divider boards are covered with a hinged board in order to exclude rain and dirt. Either side of the top may be hinged for convenience when filling.

The lower board in each side of the hopper is hinged. The hogs will agitate the feed by pushing against the board while eating.

Midwest Plan No. 77612

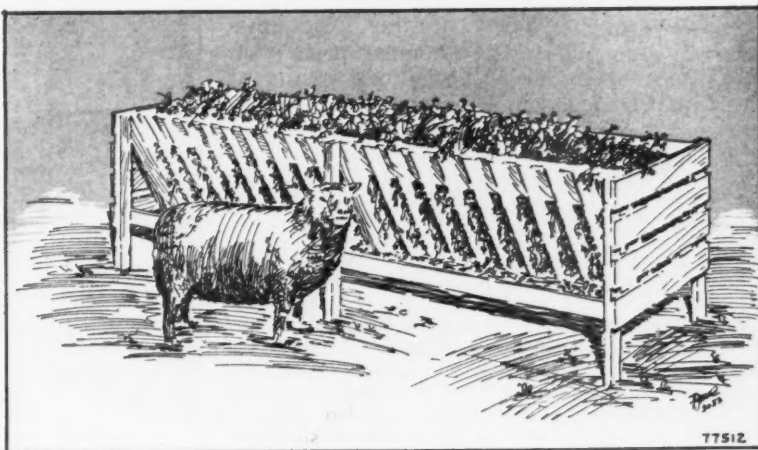


FEED RACK FOR SHEEP

The self feed rack for hay, shown at right, is commonly used where sheep are fed in a lot. Feeding hay in this type of rack aids in keeping the fleece of the sheep free from chaff. The feeder is designed so that the hay will work down to the lower part of the openings.

The feed rack is 12 feet long, 3 feet 6 inches wide and the bottom of the rack is 11 inches above the ground. The rack is designed so that it can be constructed in units of 6 foot lengths. Most breeders or raisers, however, prefer several small racks to one large one.

Midwest Plan No. 77512



CATTLE SELF FEEDER

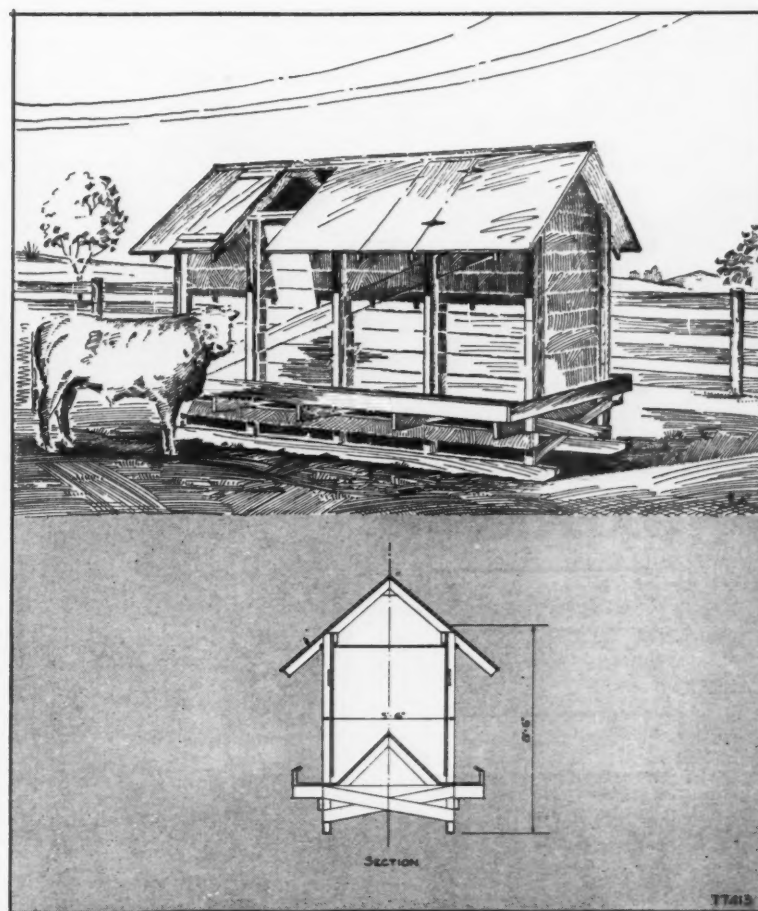
The cattle self feeder shown at right differs from the feeders commonly used in that the sides are straight instead of sloping. The straight sides with the hopper constructed in the center provides for ease of construction and greater capacity with a small additional outlay for materials. This feeder is suitable for either whole or ground grain.

The feeder is 4 feet 8 inches wide and can be constructed in either 12 or 16 foot lengths and 4, 5, or 6 foot heights. The capacity will range from 160 bushels for a feeder 10 feet long and 4 feet high to 350 bushels for a feeder 16 feet long and 6 feet high. Two doors in the roof are provided for filling and one end is removable to aid in cleaning.

This feeder, being mounted on skids, is movable. It is adequately braced. All siding is fastened to the inside of the framing.

The trough, designed to prevent waste of grain by the feeding cattle, is 26 inches above the ground and is 6 inches deep. When the feeder is used for baby beeves or as a creep feeder for calves the trough should be constructed about 20 inches above the ground.

Midwest Plan No. 77413

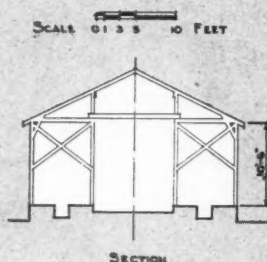
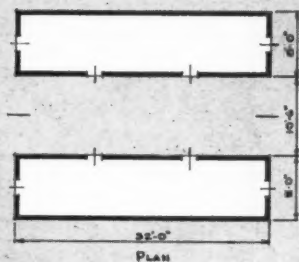
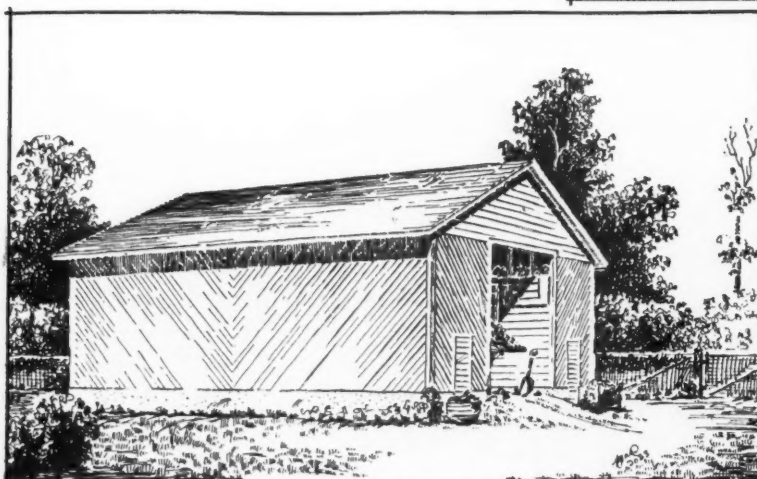
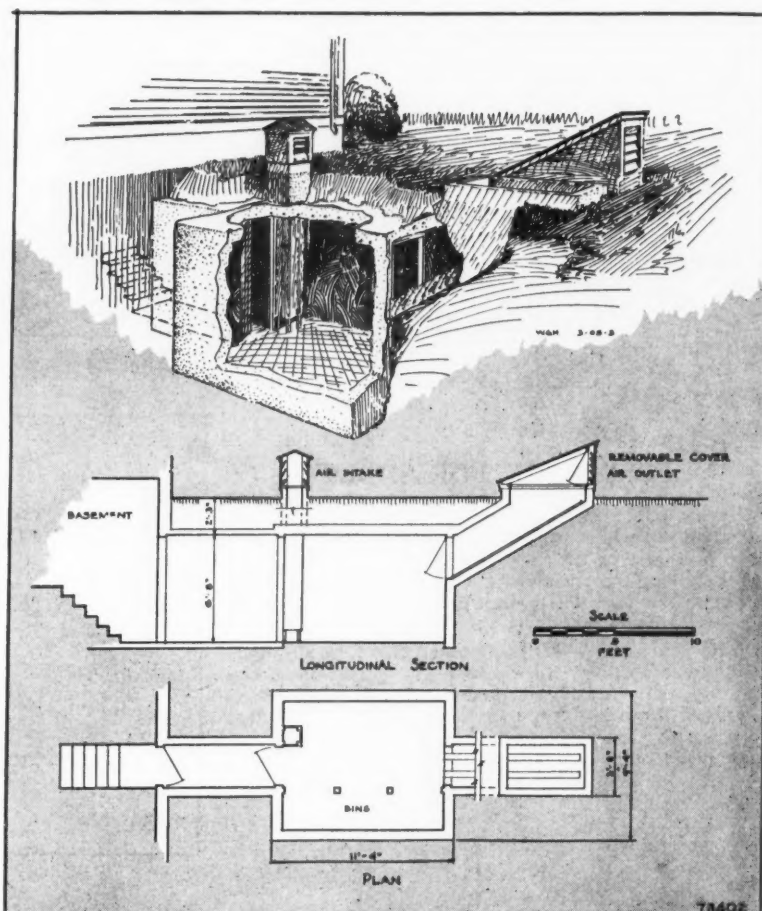


FOOD STORAGE BUILDINGS

THE editors of the Mid-west Farm Building Plan Service, prepared by fifteen of the prominent agricultural colleges, point out that the plans included may prove useful in remodeling old structures and may be revised to suit individual needs. It is not, however, the intent to provide an architectural service and the owner is urged to seek competent help before making any major alterations. The catalog of plans which they have prepared is intended to assist the owner in making his selection. For each building or piece of equipment illustrated, there has been prepared a set of well detailed working drawings. Blueprints of these working drawings or copies of this descriptive catalog can be obtained at a nominal price from the extension engineer, agricultural engineering department, at any of the state colleges or universities mentioned on page 64.

Home Storage Cellar Size 8' x 10'

The successful home storage of fruits and vegetables depends upon adequate facilities. Most house basements are either too warm or too cold. An outside cave may not be accessible during much of the winter months. This small cellar while separated from the house, is reached by a short tunnel from the basement. A chute with removable cover, facilitates getting the produce into the cellar and also serves as a ventilating flue. A free circulation of air should be provided during the cool fall nights. When the weather becomes cold enough to hazard freezing, in-



ulating pads should be placed in the flues to prevent the flow of air. Minor changes can easily be made to suit individual conditions.

Midwest Plan No. 73402

Double Corn Crib Size 26' x 32'

Grain storage buildings must be designed to resist the lateral stresses of the contents stored in addition to common dead and wind loads considered in all farm building design. A design embracing features of construction to resist these stresses is shown for the corn crib illustrated above.

The walls are well anchored to the concrete foundation by bolts through the sill. The bins are braced in the transverse plane by cross braces and a tie above. Stiffness is given to the walls by laying the cribbing diagonally. However, diagonal braces let into the face of the studs under cribbing laid horizontally may be used if preferred. To correct a common weakness, the roof is tied to the walls at the plate joint.

The two cribs, symmetrical about the center line, are separated by a through covered driveway. Each crib is 8 feet wide, and contains a shelling trench under the center for easy removal of the corn. The total capacity of the two cribs is 2050 bushels of ear corn.

Scoop doors hinged at a height of 8 feet are provided to facilitate filling the cribs by hand. If a portable elevator is to be used, holes may be cut in the roof to fit the down spout. Crib floors, are of concrete. The driveway floor need not be of concrete although it is preferable.

A tight bin for storage of small grain or ear corn may be constructed easily in either crib if desired. Also at the option of the builder, one crib may be constructed alone first, the other crib and driveway to be added later.

Midwest Plan No. 73201

Two Good FARM HOMES

FOUR ROOM FARMHOUSE

Size 24'x34'

This four room house, designed for the small family of limited means, shows influence of early colonial architecture in its simple yet effective presentation. The shelter in front, although not strictly necessary, gives such an inviting appearance to the entrance that it becomes part of the house. The small house in its proper setting should fit snugly to the ground. With this construction area ways are used around the basement windows to provide sufficient light for the basement.

The floor plan has been developed to use the limited amount of space to best advantage. Under ordinary conditions, the first floor will furnish ample space for living with the half-story above used for storage. However when work on the farm requires the accommodation of additional help, the dining room table may be expanded further into the living room, and the attic space may be converted into additional sleeping quarters.

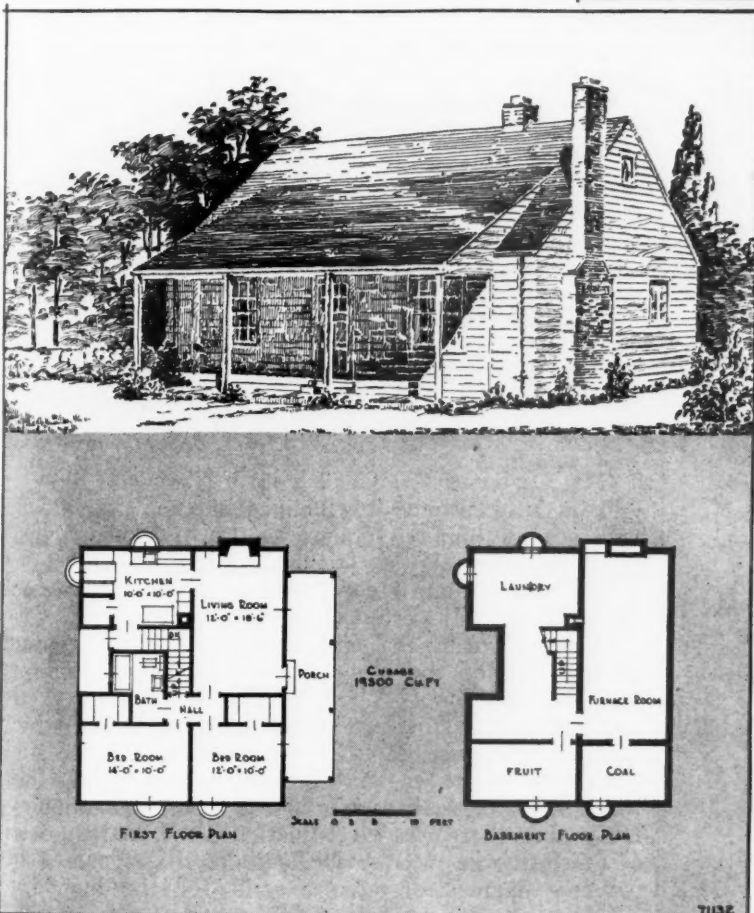
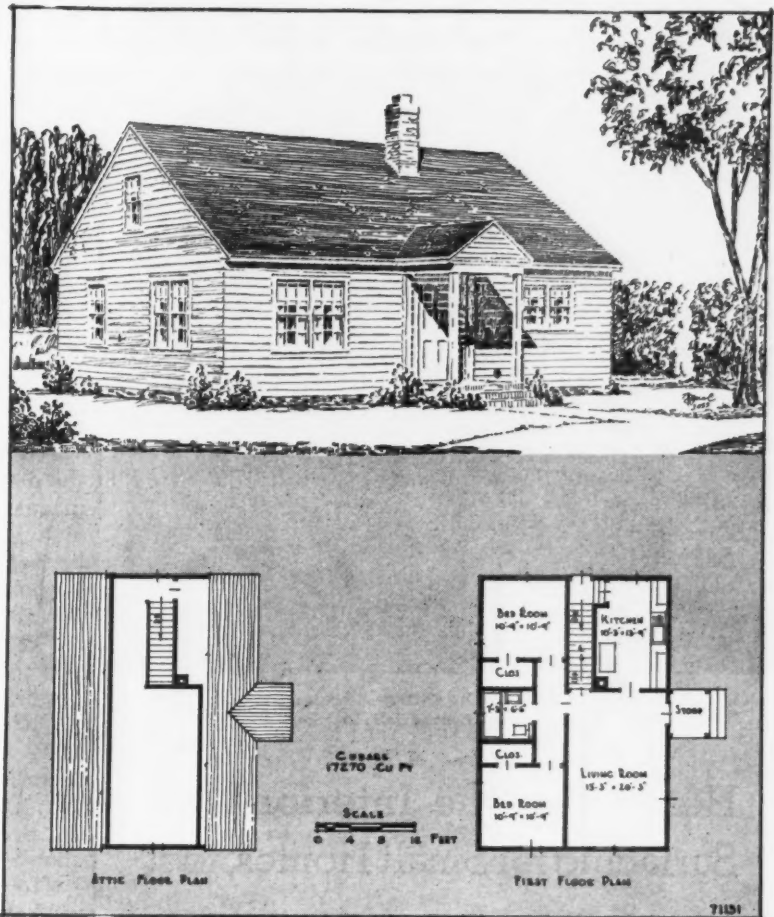
The kitchen is well lighted and furnished with ample cupboard space. The door at the rear opens on to the landing enroute either to the outside or to the basement.

The two bedrooms on the first floor are similar in size and arrangement, and are furnished with good sized closets. Entrance either to the bath or the living room is made through the connecting hallway.

The attic is finished into one large room and a large storage closet.

In the basement, space is provided for the heating equipment, fuel storage, fruit cellar and laundry.

Midwest Plan No. 71131



FOUR ROOM FARMHOUSE

Size 26'x32'

The porch across the front and the fireplace on the side give this small house a sense of restfulness at any season of the year. This same front porch also relieves the straight lines of the front by blending the roof with the roof proper high above the eaves. With its setting low on the foundation, it should fit well into most farmstead surroundings.

A practical floor plan which gives this small house the roominess of a much larger house is suggested here. By locating the fire-place in the outside wall, valuable space is saved in the interior to give a generous living room. The breakfast nook in the kitchen supplements the much overworked kitchen table, and saves many steps for the housewife at meal times. A pantry, considered a household necessity by many women, is worked in nicely beside the nook. The sheltered rear entrance might be screened to be of greatest service.

The other half of the house is given over to sleeping quarters. Each bedroom is good sized and has ample closet space. A central hall serves both bedrooms and the bath.

Although the attic is not finished, a stairway is provided above the basement stairway to give access to this space for storage.

In the basement the heating equipment and fuel storage are separated from the other rooms, a desirable feature from the standpoint of cleanliness. The fruit room is located in one end leaving a large space for laundry and work room.

Midwest Plan No. 71132



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ESTIMATING *by the* *House Valuator Method*

4th Monthly Lesson

By A. W. HOLT

THE resourceful dealer will always make greater use of the House Valuator than the dealer who is "stumped" when a customer makes an unexpected move. As a concrete example, consider the experience of a certain well known dealer in Wisconsin a few weeks ago. As he preferred that I would not reveal his name, I'll call him "Sam." It seems that so many dealers are afraid that their competitors will learn the secret of their success.

A good customer of Sam's wanted him to quote on the material for a home his wife had selected from some magazine. He brought the picture plan along. Sam arranged an appointment for the next evening, which he kept. After explaining the quality of material he proposed to furnish, Sam quoted his price of \$1,843.30 for all the material for the house.

"Why, that's way out of reason," exclaimed Mr. Prospect; "you're not only a little bit high, but several hundred dollars high. You must have made some mistake."

"No," replied Sam, "I've checked my figures carefully and am certain I'm right considering the quality materials I've figured. What makes you think I'm high, Mr. Prospect?"

"Because I've had other figures," was the curt response.

Here was the unexpected condition. Sam had always sold this man everything and he felt certain of this sale without ruinous competition. But Sam was resourceful. Furthermore, he had more backbone than most dealers. His reply was confidence-building.

"If you're sure of getting everything you will require and as good materials and construction as I've figured, you would be foolish to pay me a bonus for the privilege of dealing with us. But are you sure? Is the other firm as reliable? My price is right for what I propose to furnish. I wouldn't even throw off the 30 cents. May I see your other quotations, Mr. Prospect?"

The other proposals were produced. There wasn't only one, but there were three and all were about the same, or \$300.00 less.

"Well, if you want me to figure on a given quantity of material instead of quoting a guaranteed price on *all* materials, why didn't you say so? Who made out this list?"

"Mr. Carpenter, who will build it," was the reply.

"Will he guarantee it will finish the job or will you have several hundred dollars worth of extras?" was Sam's comeback.

"I didn't ask him but I'll phone and have him come over," replied Mr. Prospect.

Sam didn't want that as he knew that Mr. Carpenter favored one of the other yards. He suggested that Mr. Prospect simply 'phone and ask him if he would guarantee that his list was complete and sufficient, which he did. Of course, Mr. Carpenter would make no such guarantee, but he was sure he had it about right. Sam was going over the list while Mr. Prospect was 'phoning. He noticed there was no insulation listed, and the item of finish flooring was obviously short, the carpenter apparently having forgotten to add for the matching.

These two flaws were enough. When Mr. Prospect sat down, Sam called his attention to these discrepancies and continued:

"That's all I've noticed as far as I've checked. Who knows how many other slips may have been made. Nobody is infallible. Lists are seldom complete. There's too much chance of error and omission. Let me show you why I know I'm right and why I won't throw off even 30 cents."

Sam then produced his valuation and his House Valuator book and proceeded to explain why he knew he could not be over 3 per cent off at the outside.

"This is a scientific system of determining the cost of any house. It has been adopted by every retail lumber dealer association in the country and is sponsored by leading manufacturers of quality merchandise because all too many people have started to build a \$5,000 home only to find there was \$1,000 worth of extras. We want to give reliable information to this community. Now the whole question is:

"Do you want to gamble or do you want to know beforehand that \$1,843.30 will pay for all the material that you will require?"

"You've dealt with us a long time. You know that we've always used you right. You're building this as a home for yourself for many years to come. Don't you think that you should believe me when I say that you should accept a sure thing rather than a gamble?"

Sam made the sale and he got his 30 cents too.

That's selling—not buying business on a price basis. That's service *before* the sale that keeps delivery and other service equipment busy afterwards. That's how other dealers will be conducting their business in the future if they are to be classed among the truly successful ones.

At this writing the house referred to above is plastered; so about the only uncertainty remaining is the finish flooring and paint, as millwork is a definite quantity, and Sam expects to have close to \$50.00 velvet when the house is completed. Part of this will be used for a few extra features that he will include more than his contract calls for so as to make a real booster out of Mr. Prospect instead of merely satisfying him.

Now for the Estimating Lesson

Although the house Sam sold was not the one illustrated on page 34 (1032-C), because of its relation to the "fold-down-roof-and-fold-in-wall" type, which I explained last month, I had selected it before Sam told me of his deal so I'll finish with the lesson by explaining how Sam would likely have filled in this valuation form as he analyzed and valued it, or as follows:

Total Rooms. There are a total of seven rooms downstairs—toilet, vestibule, closet, living room, dining room, kitchen and basement stairs. Since the main stairs is an open stair, it is not a room and the stair rail unit and circle-end treads must be figured separately the same as cabinet work. The three chambers, three closets, linen closet, bath and hall make 9 rooms upstairs and a total of 16 in this house.

Roof Pitch and Cornice. The roof of the dormers is about $\frac{1}{4}$ pitch or 4 inch rise per foot of run. If the dormer rafters had extended to the main ridge, this would be about $\frac{1}{4}$ pitch roof. The "dip" makes the roof slightly in excess of $\frac{1}{4}$ pitch but in view of the "C & F" (crown and frieze) cornice, call it $\frac{1}{4}$ pitch and 12 inch cornice to provide for the duplication of cornice in the gables. According to the picture, the dormers sit back about 2 feet in front but the second floor plan shows only about 6 inches off-set in the walls. In any event, the roof folds down and the wall folds in at each side to provide for the steeper main roof so only extra labor will be involved. In case you are already selling turn-key jobs and have included labor in your key cost of the Basic House, adding an extra day on each corner, or 32 man hours, should take care of this.

(Continued to page 70)

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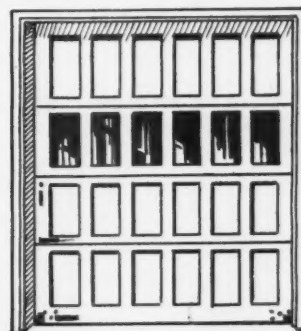


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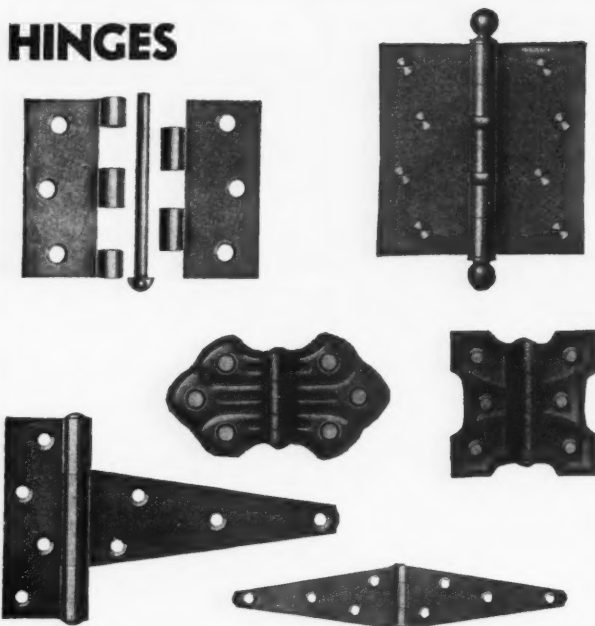
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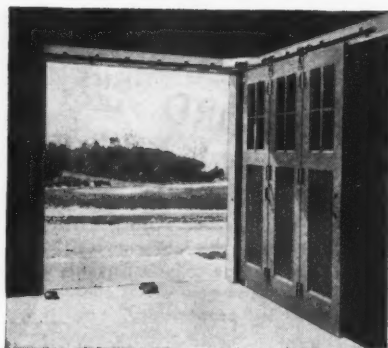
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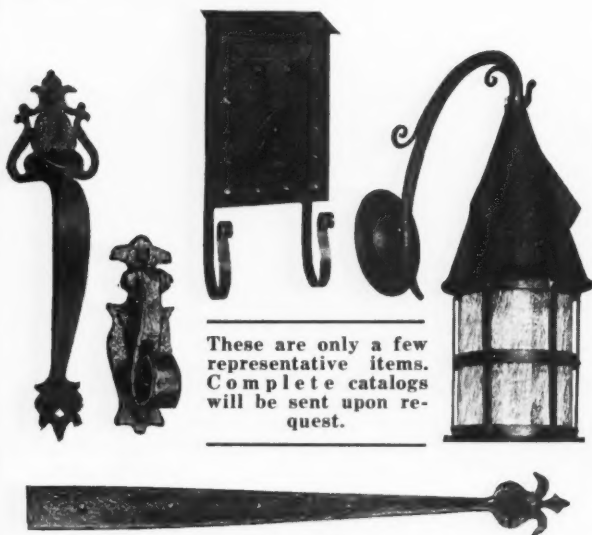


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Estimating Lesson

(Continued from page 69)

The vestibule roof is $\frac{3}{4}$ pitch, determined in this way: Draw a line at the base of this gable and measure its span at the eaves and the rise to the ridge. The rise is 70 per cent of the span. This is a trifle steeper than 67 per cent which would be $\frac{2}{3}$ pitch. Since this gable is shown in perspective, its span is actually greater. Calling it $\frac{3}{4}$ pitch with CF cornice would be very close.

House Units. The main unit is 22'x24' because the second floor is the same width as the living room. This is ascertained by marking width on edge of a piece of paper and comparing. Allowing 6 inches for each wall and partition gives the size as 22'x24'.

The dining room is a projecting room unit 2'x12'.

The vestibule is a one-story added room 4'x14' because its left wall is to the left of the center of the living room, or about 12' plus the 2' projection on the right side. Technically, this is a 4'x12' added room with a 2'x4' projection on the right but the practical analysis is a 4'x14' added room, even if the side walls were not lower than standard one-story walls.

Cost-rates. Refer to page 113 of House Valuator or page 111 of Holt's Rapid Estimator for a total of 15 rooms because the vestibule added room makes the sixteenth room. The smallest 22' size is 22'x28'. As the dormer roof starts just above the windows and the ceiling height is specified as 8' 0" in dimensions under the picture, the walls are obviously 16' 6" high above the first floor, which is the basis of wall heights for 1½ and 2 story tables. The cost-rate for 16' 6" walls, 12" cornice and $\frac{1}{4}$ pitch is 1.214. To reduce it to 22'x24', deduct the difference of .085 between this cost-rate and 1.299 for 22'x32', or 4' longer. Therefore, 1.129 is the cost-rate for the main unit.

The projecting dining room has a cost-rate of .027, given on page 36.

The cost-rate for the added vestibule would be about the same as for $\frac{1}{2}$ pitch and 12" cornice. This cancels the gain of cornice against the loss of roof. Refer to 6'x14' size on page 40 and find the cost-rate of .116. This is .019 less than .135 for 8'x14'. Therefore, .116 minus .019 gives its cost-rate as .097.

Adding 1.129, .027 and .097 gives a total cost-rate of 1.253 to multiply by your Key-cost for the Basic House for your house cost, as this is called on the valuation form illustrated in the July issue of AMERICAN BUILDER.

Extra Doors. The French door to the porch makes an extra outside door and the door from the kitchen to the main stairs is an extra interior door.

Extra Windows. The plan shows 9 downstairs and 9 upstairs or a total of 18 windows. This is the same number as provided by the cost-rates. The main unit cost-rate included 2 for each of the 8 major rooms, or one more than the total of 8 major and 7 minor. The added vestibule included 2 more, as is always the case for 1 story added rooms. The projecting room cost-rates never include windows.

Blinds. The visible sides show 5 pair and the right side will require 8 more unless omitted for the sash in the toilet. Figure these and the flower box in front as extras.

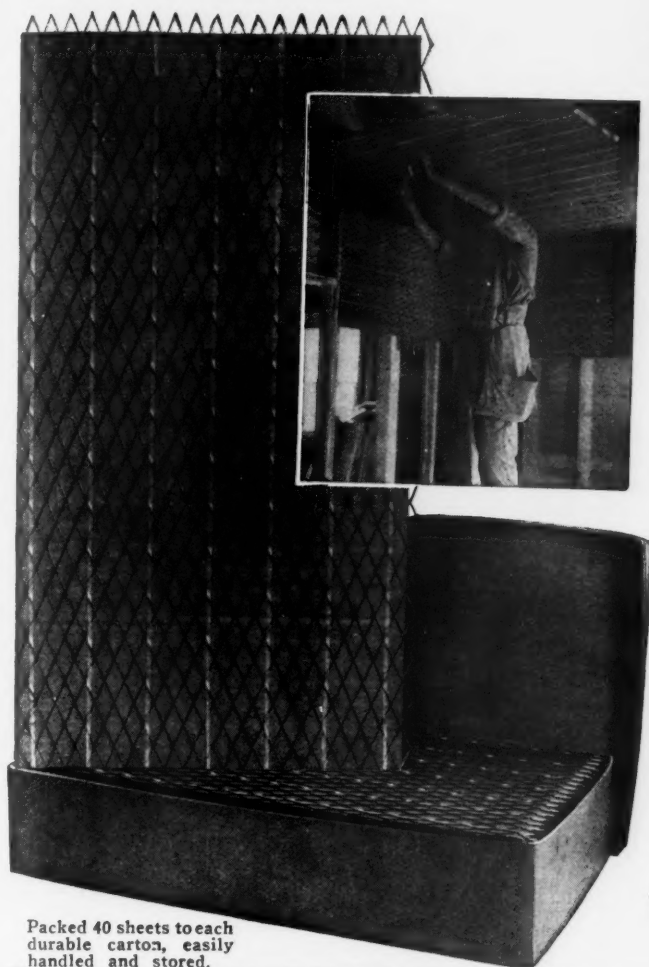
Porch. The porch is a projecting or open-3-sides type. The cost-rate, as given on page 32, for 8'x12' size, $\frac{1}{4}$ pitch and 12" cornice, is .736. As this is a CF cornice, this can be reduced .095 or the difference between it and .831 for 24" cornice. Therefore, .641 multiplied by your Key-cost of Basic Porch will give your cost of this porch including only two porch posts. The other seven must be added as an extra.

Special Cost-rate. This is termed "Cost Key" for AMERICAN BUILDER plans. It is given as 1.441 and includes the stoop and two porch seats in front. Compare your cost of the foregoing extras and porch with cost given by multiplying the special cost-rate of 1.441 by your Key cost of the Basic House. As these Cost Keys or special cost-rates are always based on material and labor, they will prove liberal if you figure material only when a plan shows added and projecting rooms with extra corners that involve extra labor but very little extra material.

Foundation. Adding the extreme width of 26' and the extreme depth of 28' gives 54' to double for 108 linear feet foundation.

Basement Floor. The main unit requires 22x24 or 528 sq. ft.;

(Continued to page 72)



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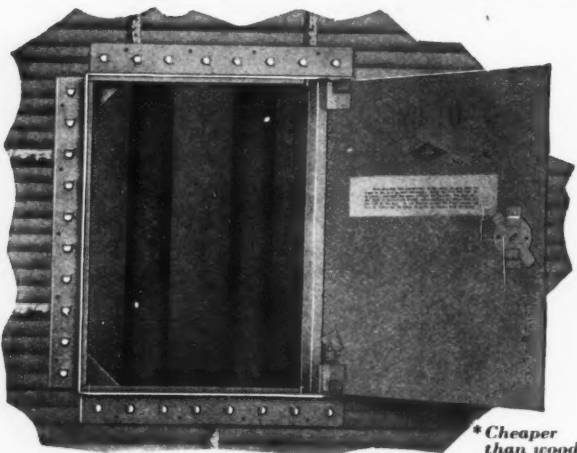
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Estimating Lesson

(Continued from page 70)

the projecting room adds 24 sq. ft. more and the vestibule requires 56 sq. ft. or a total of 608 sq. ft. floor area based on outside dimensions. Unless you let this gain of basement floor cover the cost of basement sash, you would reduce it on the basis of 108 linear feet of wall multiplied by its thickness in feet and add the basement sash as extras.

Excavation. Adding the perimeter of 108 to the floor area of 608 and dividing by 27 cu. ft. per cu. yd. always gives the cu. yds. excavating per foot deep, or 26 in this case.

Wall Area. The Cost Key gives 19 squares which was quickly calculated in this way: Main unit 22'x24' has 92 lin. ft., wall 17'x6" high from top of foundation or 1,610 sq. ft. plus 110 for 2 gables averaging 5'x22' or 1,720 sq. ft. Adding 160 sq. ft. for a total of 16 lin. ft. one story walls called 10' high (although vestibule walls are lower) makes 1,880 sq. ft.

Roof Area. To quote a reroofing price on this house, figure the main unit 23'x25' or 575 sq. ft. plus about 15 per cent, or a trifle more than for ¼ pitch because of the steeper roof. This makes 661 sq. ft. plus the 6" duplication of the dormer roof. The vestibule roof measures 15'x4' 6" at the base so its "flat surface" of 67 sq. ft. plus 67 per cent thereof adds 112 sq. ft. more. The dining room projection would be called 2'x13', or 26 sq. ft. The porch roof is called 9'x13' 6" or 121 sq. ft. and making a total of 920 sq. ft. of roof plus the duplication of dormer roof, or called 10 squares.

Self Test. The foregoing explanation should make it easy to analyze and value plan 1008-C, shown under the other one, and it will be to your interest to do so and check against the following explanation.

Total Rooms. Living room, dining room, kitchen, basement stairs and closet make 5 rooms downstairs and 2 chambers, 2 closets, linen closet, bath and hall make 7 upstairs, and a total of 12 rooms.

Roof Pitch and Cornice. If this roof is viewed at the same angle as the one above it, it is a trifle flatter. As proof, place a piece of paper on this gable, with one edge along either roof line, and fold the paper so the other edge fits the other side of the roof. Now place that same gauge in gable of the plan above it and you will know the relative pitch provided the perspective is at the same angle, as it appears to be.

The cornice is the crown moulding type and in view of the flat dormer roof, consider the main unit ¼ pitch and 12" cornice.

Cost-rates. Although this is a 1½ story house with 2 dormers, I would call it 2 story of the "fold-down-roof-and-fold-in-wall" type. It is really 24'x22' because the gables are 24' span. On page 107 of House Valuator (105 of H. R. E. or Holt's Rapid Estimator) its cost-rate is given as 1.018 for 12" cornice and ¼ pitch. This is a trifle more than if you used the 1½ story table at bottom of page 71 which gives .986 for 10' studs, 1 dormer, 12" cornice and ½ pitch roof. Deducting .033 for C & F cornice and adding .056 for a second dormer makes cost-rate 1.009. Such plans involve judgment and this is gained by making comparisons in this way.

The added room is 4'x12' because its width is the same as the dining room. Calling it 12" cornice and ½ pitch, its cost-rate of .089 is gotten by deducting .018 (8'x12'=.125) from .107 for 6'x12' size.

Extra Doors. The French door will be extra and the "circle rule" shows the extra interior door at a glance.

Extra Windows. Plan shows 9 downstairs and 8 upstairs or 3 more than the 12 provided by the main cost-rate plus 2 for added room cost-rate.

Blinds. The Cost Key includes 7 pair which are included as extras on valuation form but included in Cost Key for this plan.

Porch. This open-3-sides porch is 6'x11' 3" but its cost-rate was based on 6'x12' size on page 31. Because of the cornice it is .085 less than .611 or .526 with two extra half-posts and brackets.

Foundation. Doubling 24'+26' gives 100 linear feet foundation.

Basement Floor. Main unit requires 528 sq. ft. and added room adds 48 sq. ft. for a total of 576 sq. ft.

Excavation. Dividing 100+576 by 27 gives 25 cu. yds. per foot deep.

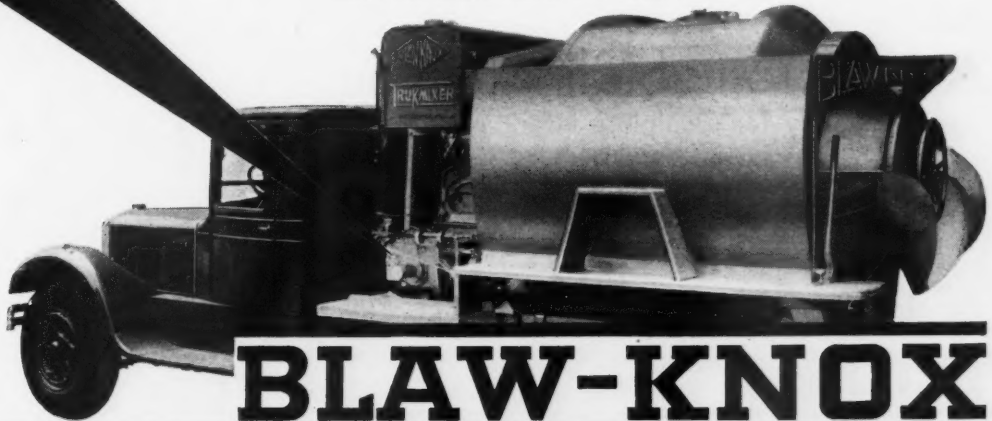
(Continued to page 74)

this SUPER-STRENGTH TRANSMISSION keeps BLAW-KNOX TRUKMIXERS On The Road



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TRUKMIXER
Exclusive design—a product
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Built of special materials,
all parts purposely
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Cubic Yard Capacities.



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Substantial construction protects the vital parts of Blaw-Knox TRUKMIXERS—their life is long and the maintenance cost is exceptionally low. Every part is built of material specially adapted for the service it is to perform—insurance against breakdowns and delays.

Here is the TRUKMIXER that will enable Contractors, Building Supply Dealers and Ready Mixed Operators to make a profit—to arrange costs to get jobs which were previously lost, or couldn't be profitably estimated.

The increasing construction business coming your way can be obtained at a profitable figure when you have Blaw-Knox TRUKMIXERS to handle it.

Buy the Blaw-Knox TRUKMIXER—it is the latest design of standard truck mixer on the market today.

BLAW-KNOX COMPANY

2060 FARMER'S BANK BUILDING PITTSBURGH, PA.
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*[Poor Ventilation Lowers
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SELL FARMERS CELOTEX INSULATION TO STOP THIS WASTE

Insulation and ventilation go hand in hand. Farm buildings cannot be well ventilated without insulation.

During winter months maximum production is possible only when animal heat is conserved, permitting continuous supply of fresh air in dairy, hog, and poultry buildings.

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You have the best of "selling talks" for the farmer. Celotex insulates, stops waste, is free from attacks of Dry Rot and Termites because it is manufactured under exclusive Ferox Process (patented).

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We can supply you with helpful plans which give practical instruction in the construction of all types of farm buildings.

The Celotex Company, 919 N. Michigan Ave., Chicago, Ill.

CELOTEX
BRAND
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625 DEALERS POINT THE WAY TO A SURE PROFIT OF \$600.00 PER YEAR

A recently made nation-wide survey proves beyond the shadow of a doubt that you will positively net \$600.00 per year extra profits by renting the DREADNAUGHT Portable Dustless sander to home-owners and contractors in your community.

Our plan is simple, practical, proven, and extremely easy to follow—assures complete success and is built around the only really practical sander for rental purposes.

\$5.00 per day per rental is the usual profit from the sander alone. In addition, however, each rental is usually good for an equivalent profit from the sale of varnish, filler, shellac, brushes, etc.

The complete facts, sent to you without the slightest obligation, are yours for the asking. Use the coupon.

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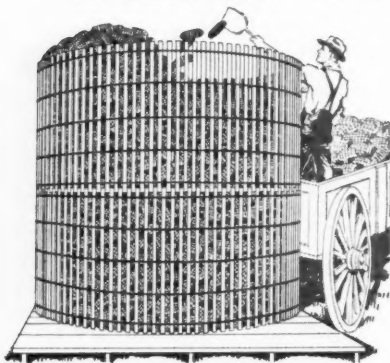
DREADNAUGHT SANDERS
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Send, with no obligation to me, the full details of the
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The Denning Portable Corn Crib



is the pioneer of all portable corn cribs and has stood the test of time—proved its ability to serve better and with greater economy.

Farmers everywhere have used the Denning crib making it the fastest selling brand on the market.

A very profitable line for you

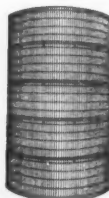
Write Today for Complete Information and
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They give every benefit any silo can provide, at less cost, and can be placed anywhere.

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Manufacturers of Denning Portable Silos, Grain Bins, Corn Cribs, Railway and Highway Snow Fence, Yard and Lawn Fence.



IN YOUR OWN SHOP —CUT OUT COSTLY HAND SANDING!

Skilsaw Sander saves money, does better work. For sanding doors, sash, orders for short lengths finished, evening glued joints and removing clamp marks on storm sash, and many other uses. Write for Catalog today!

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New Model "B"
has Vacuum Dust Collector that eliminates dust; makes sanding belts last longer.

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Beautiful Homes of Moderate Cost

With the co-operation of leading architects a collection of 73 designs for bungalows, small houses and garages suitable for all conditions are brought together in this book. Eight designs are for houses suitable for narrow lots. The examples include 11 New England Colonial style, 10 Dutch Colonial, 5 Spanish and Mission, 5 Italian, 27 English and 15 miscellaneous. There are 17 bungalow plans, 14 5-room houses, 28 6-room houses, 11 7-room houses, 2 2-family houses. In addition there are plans for 10 garages, 6 details of fences, gates, pergolas, etc., and 4 garden schemes.

Complete working drawings in blueprint form have been included for a 5 and 6-room New England house, 6-room Colonial Cottage and a 5-room English Cottage. Specifications and bills of material are given in each case.

114 pages, 206 illustrations, 9x12 inches, paper, \$1.50

American Builder and Building Age
30 Church Street New York

Estimating Lesson

(Continued from page 72)

Wall Area. Multiplying 100 lin. ft. perimeter by 10' height gives 1,000 sq. ft. wall to plates. This is about 20 sq. ft. liberal because of low wall for closet. Add 2 gables 16'x24' (rise is $\frac{1}{2}$ of 24' span) or 384 sq. ft. Add 260 sq. ft. for both dormers, determined thus: width of 16' plus 10' for one side multiplied by 5' height gives 130 sq. ft. of wall for each dormer. This makes total of 1,624 sq. ft. after deducting for low wall in front.

Roof Area. Floor area of 576 plus 50 for 100 linear feet roof projection at 6" gives 626 sq. ft. as the flat surface under this roof. Adding 67 per cent for $\frac{3}{4}$ pitch equals 1,044 sq. ft. This contemplates "lifting up" the dormer roofs so is more than enough to provide duplication at each side. Adding 84 sq. ft. for the porch makes 11 squares shown in Cost Key. Technically about 20 sq. ft. should be added for the projecting front gable but dormers will cover this.

By practicing occasionally while waiting for business to pick up and then "working" the House Valuator whenever a prospect shows up, you will find this a most valuable selling tool as long as you are connected with the building industry. Prepare now for the good times that will come sooner than you may expect.

Here's Hope for Good Salesmen

SOMEBODY has said, "There's no substitute for good salesmanship." I guess there's no doubt about that.

The other day I ran onto an old retail lumber salesman. I asked him how he was doing and he said he was on a different arrangement with his yard. He formerly drew a salary while now he is on a commission. He explained the arrangement by telling about a sale he made the week before.

He called at the yard and was told that a fairly well to do business man had been in and discussed a place in the country he had recently bought. He wanted to know the price of lumber and roofing, and said he might do some work on the old farm house some time.

The salesman dropped in on the business man, drew him out on what he had in mind, and arranged to meet him at the farm the following Sunday. This was done, and the salesman took along one of his builder friends. They went over the old house and found out how the owner was thinking of making some repairs.

A couple of days later, the salesman dropped in on the business man with a neat sketch which the builder had prepared of what he called an "English Cottage" room and a list of the repairs the farm owner had in mind. The salesman explained what a wonderful place the farm house would make for its owner and his wife to spend week ends without disturbing the tenant.

The idea was so alluring that he gave the order both for the repairs and the "English Cottage" room. This catchy name for the room was coined by the salesman, and that, together with the service and good selling, brought the salesman \$142.00 over and above the regular price for stock and labor.—L. R. Putman.

Likes the Small Home Designs

Newark, N. J.

To the Editor:

I am in receipt of my copy of AMERICAN BUILDER for February and it is with a great deal of pleasure that I was forced to write and tell you that I think this magazine keeps getting better and better each month.

I think it was last year that I wrote and asked if you would publish plans on small log cabins and small homes of five and six rooms all on one floor, so all these recent publications "hit me right."

BERT RICHEYMER

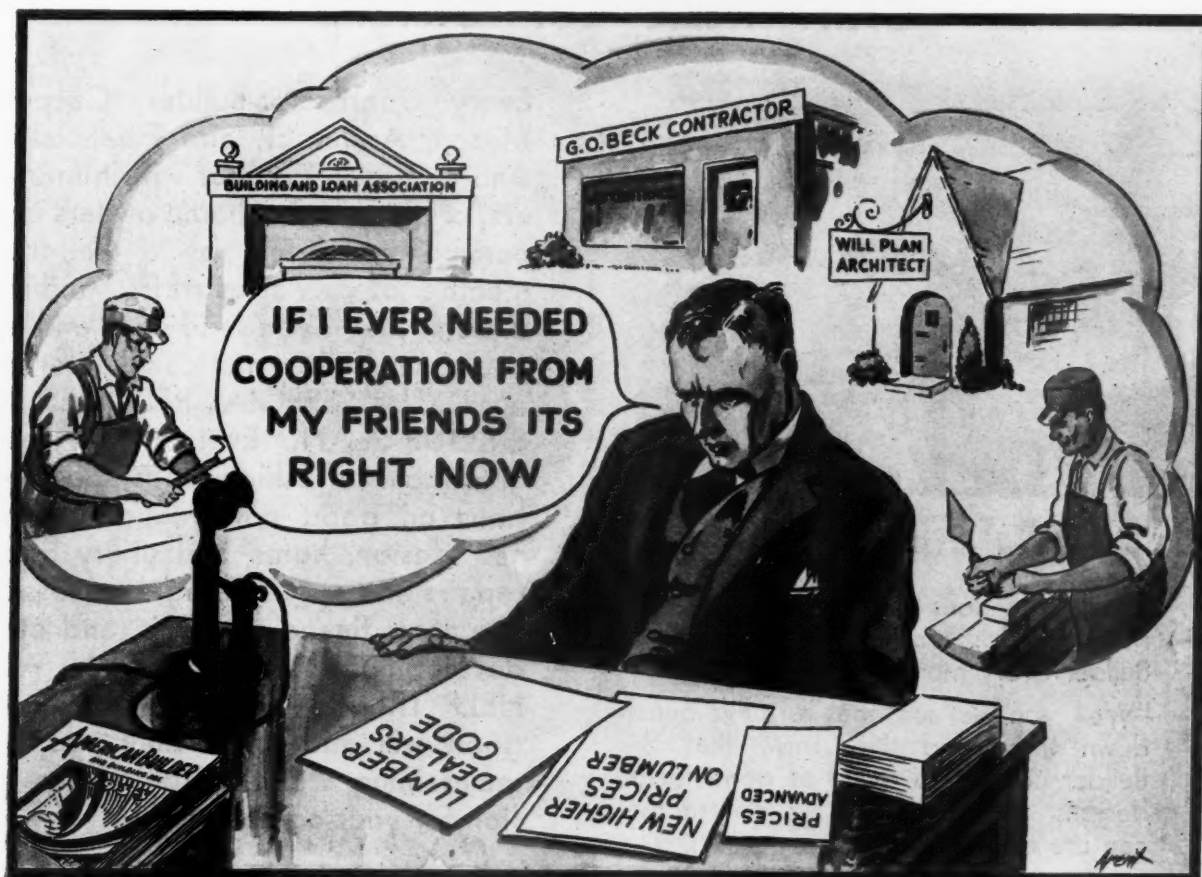
Mr. Retail Dealer:

GAIN THE GOOD WILL

of

**Every Contractor-BUILDER, Architect, Carpenter,
Mason, and Financial Man**

IN YOUR COMMUNITY



**AND EACH IN TURN WILL HELP YOU DEVELOP YOUR BUSINESS ON A
SOUND BASIS**

They will help promote your company's standing as a vital factor in the business life of your community,

They will help you sell quality goods and service to combat "out of town" and mail order competition,

They will help support your justification for the much higher prices you must now obtain for the goods you sell,

They will help you meet the sales resistance to these higher prices which you will encounter from uninformed property owners,

**YOU CAN DO THIS
AT VERY LOW COST**

AND THE FOLLOWING PAGES SHOW YOU HOW

THE AMERICAN BUILDER'S —Is Effective To Help The Retail Dealer

WITH THIS PLAN YOU MAKE FRIENDS AND
GAIN REAL SUPPORTERS



A contractor, his wife and son discuss the merits of the American Builder.

Junior: "Dad, why does the City Lumber and Material Co. send you the American Builder every month?"

Dad: "Well, you see, son, they're a live bunch down there and they know that the Builder contains a world of good ideas, designs, and such, that we contractors can use every day."

Mother: "Those house plans are certainly attractive, but what are those 'Key-Cost' figures they always show?"

Dad: "That's the latest thing in estimating costs known as the House Valuator system."

Mother: "But how do they work them out on all these different designs?"

Dad: "It's very simple; the City Lumber Company's estimator took a few minutes time last year and figured up what they call the 'Basic House Cost.' All they have to do now is some simple arithmetic when they want an actual cost of a Builder design, and they have it."

Mother: "That certainly is quite an idea."

Every Contractor-BUILDER, Carpenter, Mason, Architect, and Financial Man who comes in contact with home owners, or prospective home owners in your community, should be a well-trained member of your sales staff. And it's no difficult task if you send each and every one of them the American Builder under our Dealer's **SPECIAL REDUCED RATE GROUP PLAN**. Every month you will give them refreshing ideas and suggestions on good construction methods, new design, home and utility building repairs and modernizing, business management, financing, news, and current developments. **THIS PLAN WILL HELP TREMENDOUSLY** to gain their good will and enlist their support in maintaining a strong competitive position for your company.



The type of small, salable home design of which ten or more are published with "House Valuator cost Keys," every month.

A Well Informed Customer Makes the Best Customer

GROUP SUBSCRIPTION PLAN

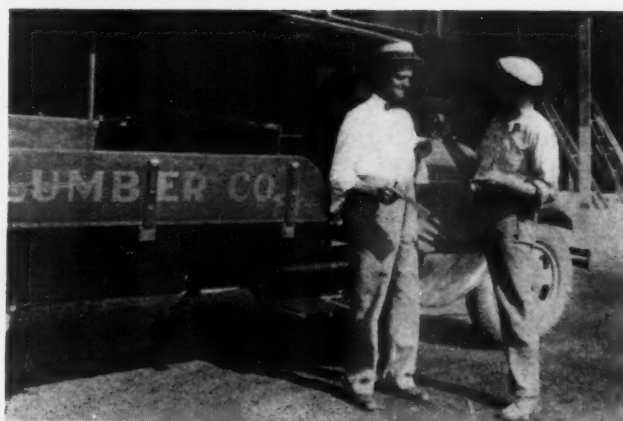
Sales Promotion— Gain Goodwill and Support

YOUR CUSTOMERS BECOME BETTER BUILDERS AND REAL CO-OPERATORS

This plan involves a continuous education of your customers and prospects, and the members of your own organization. All qualify under this special plan. (You send the Contractor Section of the magazine to your customers: your organization members get BOTH the Contractor and the Dealer Marketing Sections.) This economical method of presenting new ideas to those people whose co-operation you wish to enlist—whose support you must have—whose good will is so essential to your success as a dealer—is sound merchandising. **WITH NO EFFORT ON YOUR PART WHATEVER** you can put this plan into operation. Make up your list at once in accordance with the suggestions on the following page.



Timely suggestions on repair and remodeling jobs in every issue of the American Builder.



A Yard owner and his manager discuss a very important subject.

- Henry: "Say, Mr. Brown, I believe we ought to make up a list of our customers and prospects and have the American Builder sent to them."
- Mr. Brown: "I've been thinking of the same thing, Henry, and since you suggest it, go to it. Make up the list that you want and let me see it before it goes in. I might want to add a few names, myself."
- Henry: "How about our branch yard managers?"
- Mr. Brown: "By all means include them, but be sure to mark the list so that our yards will get both the Contractor and the Dealer Marketing Sections of the Builder the same as we do."
- Henry: "Fine business, and say, I understand the coming December Builder is going to be one swell plan book number."
- Mr. Brown: "So I hear; looks as if that one number alone will solve our Christmas remembrance problem without any further bother on our part."

See Following Page for Details of This Plan

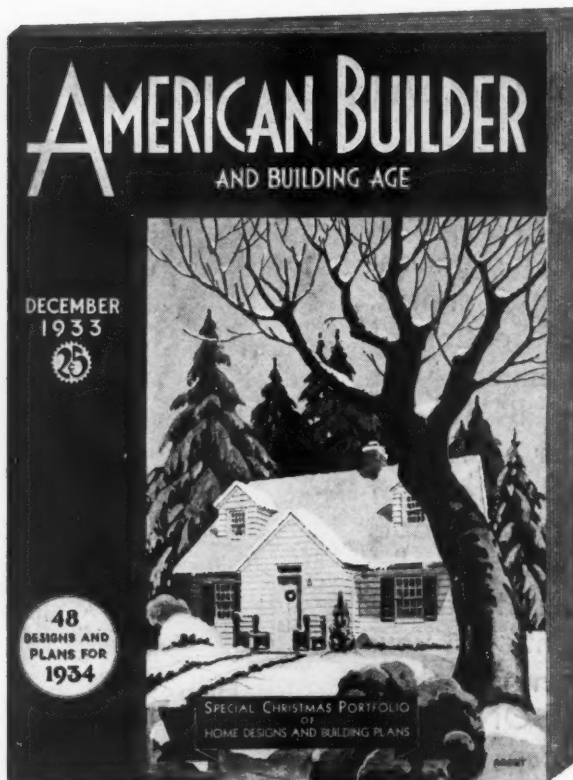
EFFECTIVE SALES PROMOTION

is

Economical At Any Price

**[This plan is effective and economical
and requires no effort on your part]**

All you have to do is send us a picked list of FIVE OR MORE of your customers and prospects. (You may include members of your own organization also). NO FURTHER EFFORT ON YOUR PART REQUIRED, and the COST IS JUST \$1.00 PER YEAR PER SUBSCRIPTION.



We will enter your list for subscriptions at once and send each and every individual name an appropriate announcement bearing the name of your company as the sponsor of a full year's subscription to the AMERICAN BUILDER. We will send you a bill when the service starts.

The December American Builder will be a timely and valuable sales and reference portfolio.

THE DECEMBER 1933 AMERICAN BUILDER WILL BE A COMPLETE PLAN SERVICE

This December number will be a special portfolio of home designs and building plans with profuse illustrations. There will be 32 small home designs in two price groups ranging from \$2,000 to \$5,000, and \$4,000 to \$10,000, respectively; all to contain cost-keys of course. In addition there will be 6 garage designs; 4 modernizing examples; 4 retail shops or stores; 2 service stations; considerable interior detail. In every respect a remarkable sales and reference portfolio, to be useful for many months to follow.

It will be the regular December edition, of course, and included as a regular number at no extra cost in the series you send to your customers and friends. Hundreds of dealers inaugurate this service with the December number every year as a practical and economical Christmas Gift for their customers. Hence, the editors decided to make this December number the most useful ever produced. **BUT DON'T WAIT UNTIL DECEMBER. GET YOUR LIST IN NOW TO BE SURE YOU GET THE NAMES YOU WANT ON YOUR LIST.**

SEND US YOUR LIST AT ONCE